

FEBRUARY

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Inside With the Publishers

It may appear to some people that the work of editing a magazine like *The Busy Man's Magazine* is easy compared with the editing of an ordinary magazine filled entirely with original matter. They may believe that nothing could be simpler than to gather together from the various periodicals that enter this office, enough bright articles and stories to fill an issue of *The Busy Man's*.

This is a natural deduction, we admit, but let us say, after an experience of a year and a half, that the task is not nearly as easy as it would appear on the face of it. True, we do not have to scour the country for articles, but none the less we have to exercise an editorial discretion, to a very high degree, in making our selections. Our readers look for great things from us. They say, in effect, you have the opportunity of supplying us with the cream of the contents of current magazines; see that you do it; we expect it of you.

In that we have so wide a field to cover; in that our readers form so very cosmopolitan a body; our choice of material becomes a severe test. It does not do for us to say, that is a splendid article, let us reproduce it. We must weigh its relative merits and discern just how it will fit in with the other articles selected and how it will appeal to various classes of readers.

We have striven during the past to make our selections varied in subject matter and at the same time harmonious in tone. We have tried to bear in mind for whom we are catering and not to overdo any one department. With what measure of success we have labored is abundant-

ly evidenced by the very general favor accorded our magazine in all quarters.

♦ ♦

We have at length developed our resources to such an extent that we believe it is now feasible for us to make an effort to enter the British field. An English edition is being arranged for, which will circulate throughout the British Isles. We already have an office in London, which will take charge of this British circulation. It is expected that the novel idea of *The Busy Man's Magazine* will take hold as readily across the ocean as it has done in Canada and the United States.

♦ ♦

Have you noticed, reader, how our advertising pages are creeping up? This fact should interest you, for it is conceded now-a-days that the strength of a magazine depends on its advertising patronage. With some magazines, such as increase goes into the pockets of the publisher; with others it is expended in securing better articles and finer illustrations; with us, it will mean an enlarged magazine and more reading matter for the money.

♦ ♦

The editor wishes us to state that the article by Mr. T. W. H. Croeland, entitled, "The Man Who Invented Lying," which appeared in our January number, should not have been credited to "Smith's Magazine," but to the "English Illustrated Magazine." This correction is made in justice to the English publication, which has always taken a high place among current magazines for the originality of its contents.

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(Formerly "Business")

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THE
BUSY MAN'S MAGAZINE

Vol. XIII.

FEBRUARY, 1907.

No. 4

The Lords as the Supreme Court of Appeal

BY MICHAEL MACDONAGH IN THE MONTHLY REVIEW

The work of the House of Lords as a legislative assembly is widely known. This body also acts as the Supreme Court of Appeal for the British Empire, but few are familiar with its work while acting in its appellate capacity. Mr. MacDonagh outlines its mode of functioning.

THE House of Lords is not only a deliberative and legislative assembly. It is also the supreme Appeal Court of this realm. As such it is the ultimate resort of the suitor who thinks an injustice has been done him by a decision of any of the law courts. Its judgment on the question at issue is final, and can be set aside only by Act of Parliament.

The sittings of the House of Lords in its appellate capacity are absolutely independent of the adjournment, prorogation, or even the dissolution of Parliament. The House sits as it pleases according to its list of appeals during term. The public are freely admitted to the House. It is seldom that a visitor, inspired solely by curiosity, finds his way there, and yet to see a sitting of the highest court of justice in the land is an interesting experience. In its composition, its procedure, and its environment it is utterly unlike any other court. The Lord Chancellor enters the chamber, wearing his long flowing robe and full-bottomed

wig. He is preceded by the Sergeant-at-arms, bearing the Mace on his shoulder, and by another functionary called the Purse-bearer, carrying a gorgeously embroidered satchel supposed to hold the great seal, of which the Chancellor is the Lord Keeper. The other Law Lords are already in their places. The Lord Chancellor takes his seat on the Woolsack, and the Mace is placed behind him. The presence of the Mace indicates that the House is sitting. The House of Lords always opens its proceedings with devotions. When it meets for legislative business, prayers for Divine light and leading in the deliberations are recited by one of the Bishops. Similar invocations are now offered up by the Lord Chancellor, and the responses are given by the other Law Lords.

But the doors of the Chamber have not yet been opened to the litigants and their counsel. Besides the Lord Chancellor and the Law Lords the only persons present at devotions are the Sergeant-at-arms, the Purse-bearer, one of the clerks of the

House, who takes minutes of the proceedings of the court, its orders and judgments, and the Yeoman Usher of the Black Rod. After prayers the clerk reads the title of the first appeal case on the list, "Call in the parties in the case," says the Lord Chancellor to Black Rod, and thereupon the doors of the Chamber are thrown open. Immediately inside the portals is a low oak partition or barrier running across the Chamber. This is the famous Bar. Here the lawyers, litigants, and general public assemble. In the centre of the barrier there is a sort of pen, in which the Speaker stands when the Commons are summoned by Black Rod to the House of Lords, and within it counsel for both appellant and respondent, with their solicitors, are accommodated when the House sits as the Court of Appeal. The Lord Chancellor comes down from the Woolsack and takes his seat at a temporary table, spread with a scarlet cloth, placed near the Bar. The other Law Lords sit on the front benches to the right and left of the Bar, each with a small moveable table before him provided with pens, ink and paper, and a copy of a book, purple-bound, containing the statements of the case on which the rival parties in the appeal respectively rely. Unlike the Lord Chancellor, the Law Lords are in ordinary morning attire. It seems strange that while in all the lower courts the judges wear the imposing trappings of their office, here, in the Supreme Court of Appeal, the Lord Chancellor alone sits in wig and gown. The reason is that despite a statute regulating the formation and practice of the court, it remains, at least in theory, no court at all, but one of the Houses of Legislature sitting in a judicial capacity. It will

be observed, too, that the forms and procedure of a legislative body, rather than a court, are observed throughout the proceedings.

Every peer has the right to take part in the proceedings of the House of Lords, whether it sits as a final Court of Appeal or as a branch of the Legislature. But in practice lay peers never interfere in the appellate jurisdiction of the House, and the hearing of appeals is left entirely to the Law Lords. By an act passed in 1824 every lay peer was bound to attend the House when it sat as a Court of Appeal, at least once in a session, under a penalty of £50. Three lords constitute a house for judicial as well as for legislative purposes, and the object of the statute in compelling the attendance of lay peers in rotation was to secure a quorum for appellate business. The court often consisted of the Lord Chancellor, or one of his surviving predecessors in office, and two lay peers, but the decision in the appeal was left to the Law Lord. The lay peers were simply dumb figures brought in to comply with the Standing Order, which requires a quorum of three before business can be proceeded with. Several unsuccessful attempts were made to remedy this state of things before a satisfactory solution was found. With a view to strengthening the legal element in the House, by increasing the number of lords who had been judges of the High Court, the Queen, on the advice of Lord Palmerston's Government in 1856, revived the right of the Crown to make life peers, which had been in abeyance for four hundred years and issued a patent creating Sir James Parke, formerly a Baron of the Exchequer, Lord Wensleydale "for and during the term of his natural life." The Lords

were jealous of their rank and privileges as an hereditary order. "The very essence of nobility," said Lord Malmesbury on a subsequent occasion "is in the succession of the title to posterity." They disputed the right of the Crown to create peers for life. The question was the subject of many stormy debates in the Upper Chamber. Finally the peers passed a resolution that the patent conferred only the empty title of "lord," without the right to sit and vote in the House of Lords, and the Government, bowing to the decision, created the peerage afresh by making Baron Wensleydale an hereditary peer, with the customary right of succession to heirs male of his body lawfully begotten.

Sixteen years elapsed before the constitution of the House of Lords as the final Court of Appeal again became the subject of public discussion. In 1872 Lord Hathley, the Lord Chancellor of Gladstone's administration, brought in a bill to abolish the appellate jurisdiction both of the House of Lords and of the Judicial Committee of the Privy Council—which hears appeals from India and the Colonies—and to create instead an Imperial Supreme Court of Appeal for the decision of all cases which went hitherto to these separate and independent tribunals. The feeling among the Lords was strongly against any invasion of their ancient privilege to revise on appeal the judgments of the Courts of Law, and the bill consequently had to be withdrawn. In the following year Lord Selborne—who had succeeded to the Woolsack in the same administration on the resignation of Lord Hathley owing to failing eyesight—introduced another Supreme Court of Judicature Bill. This measure also dealt with the question of appellate

jurisdiction. It proposed to substitute for the duplicate machinery of Lords and Judicial Committee one Court of Appeal, consisting of nine judges, sitting in three divisions. The bill passed both Houses. The Lords had now surrendered by Act of Parliament their ancient jurisdiction over appeals. However, they soon repented of their action, and not too late to prevent the constitution of the Supreme Court of Appeal. The new court was to deal only with English appeals, Irish and Scottish appeals being still reserved to the House of Lords. Before the date on which the act was to come into operation so great an outcry was raised against the measure by Scotland and Ireland, backed by the House of Lords, that it was never carried into effect. In 1876 Lord Cairnes—then the Lord Chancellor of Disraeli's administration—also tried his hand at the reorganization of our judicature system. He brought in another measure, entitled the Appellate Jurisdiction Bill, which passed and came into operation. By this statute the appellate jurisdiction of the Lords was preserved, and the House as the Court of Appeal made more efficient.

Formerly the House, sitting as a Court of Appeal, was often constituted, as we have seen, of one Law Lord and two lay peers. The act of 1876 provides that at least three Law Lords shall be present at the hearing and determination of appeals. Law Lords consist of the Lord Chancellor of Great Britain, judges who are peers of the realm, peers who have held high judicial office, and four Lords of Appeal in Ordinary. The Lords of Appeal in Ordinary were specially created by the act of 1876 to assist the House in the discharge of its judicial business. The qualification required of a

Lord of Appeal in Ordinary is that he has been a Judge of the Supreme Courts for not less than two years, or that for not less than fifteen years he has been a practising barrister in England or Ireland, or a practising advocate in Scotland. He has a salary of £9,000 a year, with a pension of £4,000 a year on retirement, and the rank of a Baron for life. Though a Lord of Appeal in Ordinary receives a writ of summons to sit and vote as a peer in the House of Lords as a branch of the Legislature, his title does not descend to his heir.

An appeal may be made to the House of Lords from any order or judgment of the Court of Appeal in England, the Court of Appeal in Ireland, or the Court of Session, in Scotland, in a civil suit. Before the case has reached any of these appeal courts it must, of course, have been heard and decided in a lower tribunal, so that the question at issue has been the subject of a judgment in at least two courts—the court in which the suit originated and the Court of Appeal—ere it comes finally before the House of Lords. If the party who has lost in the Court of Appeal has his faith in the justice of his cause still unshaken, or is advised by his counsel that the decision of the court is against the law, he may obtain from the House of Lords a definite, final and final judgment on the legal point at issue. But this unquestionable interpretation of the law, by the highest legal luminaries of the land, is a very costly proceeding. The appellant who seeks to have the decision of the court below—that is, the Court of Appeal—reversed or varied must give, as security for costs—should the judgment of the House be against him—his personal obligation to the amount of

£500 and the bond of a surety for £200. There are also, of course, the fees of the agents and counsel, which are enormous. The respondent, or the party in whose favor the Court of Appeal has decided, is not required to give security for costs, but should the House reverse the decision he may be required to bear portion of the expenses of the appellant. Giving security for costs is now, however, the only thing preliminarily required of the appellant.

An appeal to the House of Lords is brought by way of petition. It must be addressed "To the Right Honorable the House of Lords," and set forth that it is "the humble petition and appeal" of So-and-so, praying that the judgment in such-and-such a case "may be reviewed before His Majesty the King in his Court of Parliament, in order that the said court may determine what of right and according to the law and custom of this realm ought to be done in the subject-matter of such appeal." The petition must be printed on parchment. The reasonableness of its prayer must be certified by two counsel, who have appeared for the appellant in the Court of Appeal or propose to plead for him before the House of Lords. Forty copies of the counter cases of the disputants, printed in clear type on quarto sheets, and bound in book form, at the expense of the appellant must be lodged with the petition in the office of the House of Lords. It is also required that ten copies of the book are to be bound in purple cloth for the use of the Law Lords.

It is a most grave and solemn tribunal, the House of Lords sitting for appellate business. The case opens at once. No preliminary objections of a technical nature or applications for adjournment are allowed. Such

points are previously dealt with by a Committee of the House called the Appeal Committee, which is appointed at the opening of every session to relieve the House, sitting as a Court of Appeal, of the work of seeing that the Standing Orders have been complied with by appellants, and of dealing with respondents' objections to the appeal or applications for an extension of time. There is no haste and no excitement. Dignity and decorum reign supreme. The methods of the court are austere judicial. No witnesses are examined. It is all argument. Snow-balling is therefore unknown. Two counsel are heard on each side. The lawyer who opens the case stands at the centre of the Bar, and in a placid conversational style states at great length the facts and the points of law on which he relies. Then counsel of the other side leisurely and with similar amplitude unfolds the case of his client. The Court listens with unwearied patience and the closest attention to the apparently interminable addresses of the lawyers. Judgment is not, as a rule, delivered at the close of the arguments. Knotty legal problems, or delicate and difficult points of equity, are always involved in these appeals, and therefore their lordships allow themselves plenty of time for the consideration of their judgment.

On the day of judgment the House does not display quite the same aspect that it wore on the day the arguments were heard. The Law Lords are again sitting on the front benches close to the Bar, with their little tables before them; but the Lord Chancellor is now on the Woolsack. Rising from his seat, the Lord Chancellor reads his judgment from a manuscript, and concludes by moving that the order or verdict appealed

from be affirmed, altered, or reversed, as the case may be. The Lord Chancellor is followed by the other Law Lords, in the order of precedence, each in like manner reading from a manuscript reasons justifying the decision at which he has arrived. All begin their addresses with the invocation, "My Lords." They are supposed to be not judges delivering judgment in a case, but members of a legislative assembly stating in debate the reasons why the House should take a certain course in regard to the question before it.

When all the Law Lords have spoken, the question at issue is put in exactly the same form as if the House were sitting for the purposes of legislation. Should the Lord Chancellor have arrived at a decision hostile to the appellant, he says: "The question is that this appeal be dismissed. As many as are of that opinion will say Content; if of the contrary opinion, Not-Content"; and then he adds, "The Contents have it." The House is usually unanimous in its decisions. But should there be a conflict of opinion among the Law Lords, judgment is pronounced in accordance with the views of the majority. It is possible, however, that there may not be a majority one way or the other. In the event of a tie, or an equal division between the Law Lords, the decision of the Court of Appeal stands, and each party have to pay their own costs. The Lord Chancellor, in cases where the issue has been decided unanimously or by a majority, finally declares: "The judgment of the House is that this appeal be dismissed, and that the appellant do pay the respondent's costs in the appeal." The decision thus given is the judgment of the House of Lords, and it is entered as

such in the Journals of the House. It does not make the law, nor alter the law. It interprets and fixes the law. What it says is the last word on the tangled legal point at issue. The fat is final and irrevocable. Its

definition of the law can be altered, amended, or added to only by Act of Parliament, for Parliament, as Lord Palmerston once put it, can do anything except make a man a woman or a woman a man.

Potent Reasons for Bankruptcy

I DO NOT CALL for a man who deals in conditions and cannot offer a remedy. Measured by this standard, I invite your attention to the two potent reasons for bankruptcy: the first, dishonesty; the second, lack of judgment. There is no adequate preventive for bankruptcy caused by dishonesty. I believe that a man is either honest or dishonest. There is a strong line of demarcation. I do not believe with the *demagogues*, who claim that men form corporations for dishonest purposes. If you observe the acts of the honest man, you will find that his honesty permeates every transaction, both in his home and commercial life.

An honest man usually considers his standing first and profit afterward. He anxiously guards his standing with the same sacredness that a woman does her purity. He is broad gauged, open, fair and just. Contrariwise, the dishonest man is usually dishonest in all his walks of life. The romancer will tell you that the modern crook is an ideal son, husband and father, but this classification is usually based upon fable instead of fact.

I should say that not over 20 per cent of bankruptcy is caused by dishonesty. This leaves 80 per cent as the result of the second cause, lack of judgment. I never knew a successful business man that was not a man of superior judgment, not necessarily brilliant, but one who, by judgment, and educated by the school of experience, has taught himself to take the common sense view of every situation.

CHARLES E. FINLAY.

Making the Best of It

PEARSON'S WEEKLY

Showing the advantages of Optimism

SOME people seem to think it is a sin to look cheerful. They go through life with a long face, and wonder why this is such a miserable world. These never relax beyond a sour grin, and if they see anyone else laughing or smiling in a public place they give him a stony glare, as much as to say, "That fellow must be either tipsy or a lunatic."

Now, doctors tell us that if we—yes, or I, or anyone else—make a practice of constantly smiling and laughing, to say nothing of whistling and singing, not only will our features assume a permanently cheerful expression, but our dispositions will actually change for the better.

We shall become cheerful all through with the result that the petty troubles of life will slide off us like water off a duck's back, and we shall be able to bear the big misfortunes with an equal mind. Even the most melancholy, liverish individual can try this prescription, and if persevered in it is guaranteed to effect a complete cure.

There is hardly a person alive who does not infinitely prefer the jolly, cheery man or the smiling, happy-faced woman to any other species of humanity. Everyone knows this, but the trouble is that they don't take the trouble to realize it. If only they did, we should not see this miserable crying over spilt milk that goes on all around us. The man with a grievance would disappear; cruelty and bad temper would vanish. In fact, the millennium would be at our doors.

Put your motive as low as you please, you cannot deny that it pays to be cheerful and to make the best of things. Who is the popular boy at school? Not the pale-faced "sweetie," who goes up a form a "tim." No, it is invariably some cheery fellow who is good at games, never knows when he is beaten, and who takes the rough with the smooth just as it comes. Above all, a boy who does not lose his temper easily.

The same holds good in after life. They may tell you that the law is no index to the character, but let me ask, supposing you were an employer of clerks, and two men came to you with similar testimonials, one a bright, cheery-faced youth, the other a cadaverous, solemn-looking fellow, which would you choose?

Would it not occur to you that the former would probably stand wigging much better than the latter, that he would not growl if kept late at the office by press of work, and that in any case you would far sooner have his pleasant face about you than the other's melancholy visage?

Just the same is the matter of marriage. Few girls care for sour-faced, grumpy men, however well their pockets are lined. It is the cheery man with the pleasant, genial manner and hearty laugh who stands first in their affections. And a man is attracted in just the same way. He can stand a lot of faults, even such as extravagance and carelessness, if he is always sure of a pleasant, smiling face at the other end of his table.

Who is the most successful club-

graat of all nationalities? The Irishman. And if you ask why, it is simply because of his sunny nature and his tendency to look on the best side of things. "Sure, it might have been worse!" an Irishman will exclaim when he comes home and finds that a cyclone has blown to smithereens the house which he has spent nearly a year of hard toil in building with his own hands. "Praise be, the old woman wasn't inside!"

That is the proper spirit. Rago, the Gipsy musician, wept bitterly in court when condemned to pay a considerable fine to his wife, the Princess Chmay, and his admirers passed the hat and collected the money. But that was the exception that proves the rule.

In nine hundred and ninety-nine cases out of a thousand no amount

of tears or lamentations will make good loss or damage. By weeping you only waste your own energies, spoil your temper, and annoy those around you. Much better say, like the Irishman, "Sure, it might have been worse," and set to work there and then to put things right.

Be sure of one thing. The more you lament men split rank the less sympathy you will get from others. The world loves a cheerful loser, and will do a lot more for him than for the fellow who stands about and reviles his luck. However badly off you are, there is certain to be someone else much worse.

Another point which mustn't be forgotten is the good example which a cheerful person sets to those around, especially to those in the same house. Cheerfulness is delightfully infectious.

Try to be happy in this present moment, and put out of being so to a time to come, as though that time should be of another make from this, which has already come and is sure

Friday, the Thirteenth

BY THOMAS W. LAWSON

In the preceding installment of this story we saw introduced to James Randolph of the great financial house of Randolph & Randolph, who is telling the story and to Bob Howster, his old college chum. What is the outcome of the tale is given in a wild guess on the following. An explanation follows of how Miss Beulah Sande came to accompany for assistance and become private secretary to Mr. Randolph.

(Continued from January Number)

THE following week saw Miss Sande, of Virginia, private secretary to the head of Randolph & Randolph, established in a little office between mine and Bob's. She had not been there a day before we knew she was a worker. She spent the hours going over reports and analyzing financial statements, showing a sagacity extraordinary in so young a person. She explained her knowledge of figures by the hard work she had done for the judge, all of whose accounts she had kept. Bob and I saw that she was bent on smothering her memory in that antidote for all ills of heart and soul—work. Her office life was simplicity itself. She spoke to no one except Bob, save in connection with such business matters of the firm's as she was given to attend to. To the others in the banking-house she was just an unconventional young literary woman whose high social connections had gained her this opportunity of getting at the secrets of finance, from actual experience, for use in forthcoming novels. It had got abroad that she was the writer of great distinction who, under a nom de plume, had recently made quite a dent in the world's literary shell—a suggestion that I rightly guessed was one of Bob's delicate ways of smoothing out her path. I had tried in every way to make things easy for her, but it was impossible for me to draw her out in talk, and finally I gave it up. Had it not been that

every time I passed her office door I was compelled by the fascination which I had first felt, and which, instead of diminishing, had increased with her reticence, to look in at the quiet figure with the downcast eyes, working away at her desk as though her life depended on never missing a second, I should not have known she was in the building. My wife, at my suggestion, had tried to induce her to visit us; in fact, after I had let her into just enough of Beulah Sande's story so that she could see things on a true slant, she had decided to try to bring her to our house to live. But though the girl was sweetly gentle in her appreciation of Kate's thoughtful attentions, in her indescribable way she made us both feel that our efforts would be for naught, that her position must be the same as that of any other clerk in the office. We both finally left her to herself. Bob explained to me, some three weeks after she came to the office, that she received no visitors at her home, a hotel on a quiet up-town street, and that even he had never had permission to call upon her there.

But from the day she came to occupy her desk in our office, Bob was a changed man, whether for better or for worse neither Kate nor I could decide. His old bounding elasticity was gone, and with it his rollicking laugh. He was now a man where he had been a boy, a man with a burden. Even if I had not heard Beulah

that Bob was staggering under a strange load. While before, from the close of the Stock Exchange until its opening the next morning, he was, as Kate was fond of putting it, always ready to fill in for anything from chaperone to nurse, always open for any lark we planned, from a Bohemian dinner to the opera, now he often disappeared from our view, outside of business hours, for weeks at a time. In the office it used to be a saying that outside gong-strikes, Bob Browley did not know he was in the stock business. Every clerk knew when Bob came or went, for it was with a rush, a shout, a laugh, and a bang of doors; and on the floor of the Stock Exchange no man played so many pranks, or filled his orders with so much jolly good-nature and hilarious boisterousness. But from the day the Virginian lady crossed his path, Bob Browley was a man who was thinking, thinking, thinking all the time. It was only with an effort that he would keep his eyes on whomever he was Sands's story, I should have guessed talking with long enough to take in what was said, and if the saying occupied much time it would be apparent to the talker that Bob was off in the clouds. All his friends and associates remarked the change, but I alone, except perhaps Kate, had any idea of the cause. I knew that two million dollars and the coming New Year were hurdling like kangaroos over Bob's mental rails and ditches, though I did not know it from anything he told me, for after that talk on the upper deck of the Tribesman he had shut up like a clam.

He did not exactly shun me, but showed me in many ways that he had entered into a new world, in which he desired to be alone. That Beulah Sands's plight had roused into

intense activity all the latent romance of my friend's nature did not surprise me. I foresaw from the first that Bob would fall head over heels in love with this beautiful, sorrow-laden girl, and it was soon obvious that the long-delayed shaft had planted its point in the innermost depths of his being. His was more than love; a fervid idolatry now had possession of his soul, mind and body. Yet its outward manifestations were the opposite of what one would have looked for in this gay and optimistic Southerner. It was rather priest-like worship, a calm imperturbability that nothing seemed to distract or upset, at least in the presence of the goddess who was its object. Every morning he would pass through my office headed for the little room she occupied as if it were his one objective point of the day, but once he heard his own "Good morning, Miss Sands" he seemed to round to, and while in her presence was the Bob Browley of old. He would be in and out all day on any and every pretext, always entering with undiluted eagerness, leaving with a slow, dreamy reluctance. That he never saw her outside the office, I am sure, for she said good-night to him when he or she left for the day with the same don't-come-with-me dignity that she exhibited to all the rest of us. I had not attempted to say a word to Bob about his feeling for Beulah Sands, nor had he ever brought up the subject to me. On the contrary, he studiously avoided it.

Three months of the six had now passed, and with each day I thought I noted an increasing anxiety in Bob. He had opened a special account for Miss Sands on the books of the house in his name as trustee, with a credit of sixty thousand dol-

lars, and we both watched it with a painful tenseness of scrutiny. It had grown by uneven jerks, until the balance on October 1st was almost four hundred thousand dollars. On some of the trades Bob had consulted me, and on others, two in particular where he closed up after a few days' operations with nearly two hundred thousand dollars profit, I did not even know what the trading was based on until the stocks had been sold. Then he said:

"Jim, that little lady from Virginia can give us a big handicap and play us to a standstill at our own game. She told me to buy all the Burlington and Sugar her account would stand, and did not even ask for my opinion. In both cases I thought the operations were more the result of a wakeful night and an I-must-do-something decision than anything else, and I tackled both with a shiver; but when she told me to sell them out at a time I thought they looked like going higher and the next day they slumped, I could not help thinking about the destiny that shapes our end."

On my part I tried to help. On one occasion, without consulting her, I put her account in on a sure thing underwriting, wherein she stood to make a profit of a quarter of a million, but when Bob told her what I had done, she insisted with great dignity that her name be withdrawn. After that neither of us dared help her to any short cuts. Bob was deeply impressed by her principles, and, commenting on them, said: "Jim, if all Wall Street had a code similar to Beulah Sands's to how to in their gambles, ours would be a fairer and more manly game, and many of the multi-millionaires would be clerking, while a lot of the hand-to-mouth traders would come down-

town in a new auto every day in the week. She does not believe in stock-gambling. She has worked it out that every dollar one man makes another loses; that the one who makes gives nothing in return for what he gets away with; and that the other fellow's loss makes him and his as miserable as would robbery to the same amount. Yet she realizes that she must get back those millions stolen from her father and is willing to smother her conscience to attempt it, provided she takes no unfair advantage of the other players. The other day she said to me, 'I have decided, because of my duty to my father, to put away my prejudice against gambling, but no duty to him or to any one can justify me in playing with marked cards.' Jim, there is food for reflection for you and me, don't you think so?"

I did not argue it with him, for, after that Saturday's outburst, I had made up my mind to avoid stirring Bob up unnecessarily. Alas, I had tried to adjust to myself that the things he had then said had raised some uncomfortable thoughts in me, thoughts that made me glance less confidently now and then at the old sign of Randolph & Randolph and at the big ledger which showed that I, an ordinary citizen of a free country, was the absolute possessor of more money than a hundred thousand of my fellow beings together could accumulate in a lifetime, although each one had worked harder, longer, more conscientiously, and with perhaps more ability than I.

As to how Beulah Sands's code had affected my friend, I was ignorant. For the first time in our association I was completely in the dark as to what he was doing stockwise. Up to that Saturday I was the first to whom he would rush for contri-

lations when he struck it rich over others on the exchange, and he invariably sought me for consolation when the boys "upper-cut him hard," as he would put it. Now he never said a word about his trading. I saw that his account with the house was inactive, that his balance was about the same as before Miss Sands's advent, and I came to the conclusion that he was resting on his oars and giving his undivided attention to her account and the execution of his commissions. His handling of the business of the house showed no change. He still was the best broker on the floor. However, knowing Bob as I did, I could not get it out of my mind that his brain was running like a mill-trace in search of some successful solution to the tremendous problem that must be solved in the next three months.

Shortly after the October 1st statements had been sent out, Bob dropped in on Kate and me one night. After she had retired and we had lit our cigars in the library he said:

"Jim, I want some of that old-fashioned advice of yours. Sugar is selling at 116, and it is worth it; in fact it is cheap. The stock is well distributed among investors, not much of it floating round 'the Street.' A good, big buying movement, well handled, would jump it up to 175 and keep it there. Am I sound?"

I agreed with him.

"All right. Now what reason is there for a good, big, stiff uplift? The tariff bill is up at Washington. If it goes through, Sugar will be cheaper at 175 than at 116."

Again I agreed.

"Standard Oil" and the Sugar people know whether it is going through, for they control the Senate

and the House and can induce the President to be good. What do you say to that?"

"O.K.," I answered.

"No question about it, is there?"

"Not the slightest."

"Right again. When 26 Broadway* gives the secret order to the Washington boss and he passes it out to the grafters, there will be a quiet accumulation of stock, won't there?"

"You're got that right, Bob."

"And the man who knows first when Washington begins to take on Sugar is the man who should load up quick and rush it up to a high level. If he does it quickly, the stockholders, who now have it, will get a juicy slice of the ripening melon, a slice that otherwise would go to those greedy hypocrites at Washington, who are always publicly proclaiming that they are there to serve their fellow countrymen, but who never tire of expressing themselves to their brokers as not being in politics for their health."

"So far, good reasoning," I commented.

"Jim, the man who first knows when the Senators and Congressmen and members of the Cabinet begin to buy Sugar, is the man who can kill four birds with one stone: Win back a part of Judge Sands's stolen fortune; increase his own pile against the first of January, when, if the little Virginian lady is short a few hundred thousand of the necessary amount, he could, if he found a way to induce her to accept it, supply the deficiency; fatten up a good friend's bank account a million or so, and do a right good turn for the stockholders who are about to be, for

the hundredth time, hied out of profit rightfully theirs."

Bob was alive with enthusiasm, the first I had seen him show for three months. Seeing that I had followed him without objection so far, he continued:

"Well, Jim, I know the Washington buying has begun. All I know I have dug out for myself and am free to use it anyway I choose. I have gone over the deal with Beulah Sands, and we have decided to plunge. She has a balance of about four hundred thousand dollars and I'm going to spend it thin. I am going to buy her 39,600 shares and to take on 10,000 for myself. If you want in for 20,000 more, it would give me a wide sea to sail in. I know you never speculate, Jim, for the house, but I thought you might in this case go in personally."

"Don't say another word, Bob," I replied. "This time the rule goes by the board. But I will do better: I'll put up a million and you can go as high as 70,000 for me. That will give you a buying power of 100,000, and I want you to use my last 50,000 shares as a lifter."

I had never speculated in a share of stock since I entered the firm of Randolph & Randolph, and on general, special, and every other principles was opposed to stock-gambling, but I saw how Bob had worked it out, and that to make the deal sure it was necessary for him to have a good reserve buying power to fall back on if, after he got started, the "System" masters, whose game he was butting into and whose plans he might upset, should start in to jam the price down to drive him off the track. Bob knew how I looked at it and ordinarily would not have allowed me to have the short end of the deal, but so changed had he be-

come in his anxiety to make that money for the Virginians that he grabbed at my acceptance.

"Thank you, Jim," he said, fervently, and he continued: "Old man I see what's going through your head, but I'll accept the favor, for the deal is bound to be successful. I know your reason for coming in is just to help out, but you won't feel badly or suffer any, because your 50,000 shares will be used more as a guarantee for the deal's success than for profit. And Miss Sands could not object to the part you play, as she did at the underwriting, for you will get a big profit anyway."

Next day Sugar was lively on the Exchange. Bob bought all in sight and handled it in a masterly way. When the closing gong struck, Beulah Sands had 20,000 shares, which averaged her 115; Bob and I had 39,000 at an average of 125, and the stock had closed 132 bid and in big demand. Miss Sands' 20,000 showed \$340,000 profit, while our 39,000 showed \$219,000 at closing prices. All the houses with Washington wires were wildly scrambling for sugar as soon as it began to jump. And it certainly looked as though the shares were good for the figures set for them by Bob, \$175, at which price the Sands's profits would be \$1,200,000. Bob was beside himself with joy. He dined with Kate and me, and as I watched him my heart almost stopped beating at the thought—"If anything should happen to upset his plans!" His happiness was pathetic to witness. He was like a child. He threw away all the reserve of the past three months and laughed and was grave by turns. After dinner, as we sat in the library over our coffee, he leaned over to my wife and said:

"Katherine Randolph, you and Jim

* "26 Broadway" is the Wall Street figure of speech for "Standard Oil," which has its home there.

don't know what hell I have been in for three months, and now—will to-morrow never come, so I may get into the whirl and clean up this deal and send that girl back to her father with the money! I wanted her to telegraph the judge that things looked as if she would win out and bring back the relief, but she would not hear of it. She is a marvellous woman. She has not turned a hair to-day. I don't think her pulse beats a stroke faster to-night. She has not sent home a word of encouragement since she has been here, more than to tell her father she is doing well with her stories. It seems they both agreed that the only way to work the thing out was 'whole hog or none,' and she was to say nothing until she herself could bring the word 'saved' or 'lost.' I don't know but she is right. She says if she should raise her father's hopes, and then be compelled to dash them, the effect would be fatal."

Bob rushed the talk along, flitting from one point to another, but invariably returning to Beulah Sands and to-morrow and its saving profits. Finally, he got to a pitch where it seemed as though he must take off the screws, and before Kate or I realized what was coming he placed himself in front of us and said:

"Jim, Kate, I cannot go into to-morrow without telling you something that neither of you suspects. I must tell some one, now that everything is coming out right and that Beulah is to be saved; and whom can I tell but you, who have been all to me?—I love Beulah Sands, surely, deeply, with every bit of me. I worship her, I tell you, and to-morrow, to-morrow if this deal comes out as it must come, and I can put \$1,500,000 into her hands and send her home to her

father, then, then, I will tell her I love her, and Jim, Kate, if she'll marry me, good-by, good-by to this hell of dollar-hunting, good-by to such misery as I have been in for three months, and home, a Virginia home, for Beulah and me." He sank into a chair and tears rolled down his cheeks. Poor, poor Bob, strong as a lion in adversity, hysterical as a woman with victory in sight.

The next day Sugar opened with a wild rush: "25,000 shares from 140 to 152." That is the way it came on the tape, which meant that the crowd around the Sugar-pole was a mob and that the transactions were so heavy, quick, and tangled that no one could tell to a certainty just what the first or opening price was; but after the first lull, five minutes after the gong, there were reported transactions aggregating 25,000 shares and at prices varying from 140 to 152. I was over on the first floor to see the scramble, for it was noised about long before ten o'clock that Sugar would open wild, and then, too, I wanted to be handy if Bob should need any quick advice.

A minute before the gong struck, there were 300 men jammed around the Sugar-pole; men with set, determined faces; men with their coats buttoned tight and shoulders thrown back for the rush to which, by comparison, that of a football team is child's play. Every man in that crowd was a picked man, picked for what was coming. Each felt that upon his individual powers to keep a clear head, to shout loudest, to forget nothing, to keep his feet, and to stay as near the centre of the crowd as possible, depended his honor, perhaps his fortune, or, what was more to him, his client's fortune. Nearly every man of them was a college graduate who had won his spurs at

athletics, or a seasoned floor man, whose training had been even more severe than that of the college campus. When it is known before the opening of the Exchange that there are to be "things doing" in a certain stock, it is the rule to send only the picked floor men into the crowd. There may be a fortune to make or to lose in a minute or a fraction of a minute. For instance, the man who that morning was able to secure the first 5,000 shares sold at 140 could have resold them five minutes afterward at 152 and secured sixty thousand profit. And the man who was sent into the crowd by his client to sell 5,000 shares at the opening and who got but 140, when the price would be 152 by the time he reported to his customer, was a man to be pitied. Again, the trader who the night before had decided that Sugar had gone up too fast, and who had gone short (that is, sold what he did not have, with the intention of repurchasing at a lower price than he sold it for) 5,000 shares at 140 and who, finding himself in that surging mob with sugar selling at 152, could only get out by taking a loss of \$50,000, or by taking his chance of later paying 162—such a trader was also to be pitied.

No one who scanned the crowd that morning would have believed that the calm, set face on that erect Indian figure, occupying the very centre of that horde of gamblers who were only awaiting the ringing clang of the gong to hurl themselves like madmen at each other, was the hysterical youth who the night before was wildly praying God for this moment. Nearly every man in that crowd was calm, but Bob Bromley was the calmest of them all. It's the Exchange code that at any cost of heart or nerve tear a man must re-

tain good form until the gong strikes. Then, that he must be as near the unaged tiger as human mind and body can be made. Only I realized what volcano raged inside my friend's bosom. If any other man of the crowd had known, Bob would have been lost. Nine-tenths of the Stock Exchange game is not letting your left brain-tobe know what your right is going to do until you've done it. If one of those 300 chain-lightning thinkers or any of their 10,000 alert associates knew in advance the intentions of a fellow broker, the word would sweep through that crowd with the rapidity of uncooked ether, and the other 299, at gong-strike, would be at his throat, and in an instant would have his bones picked to a vulture-finish cleanness.

Suddenly, as I watched the scene, there rang through the great hall the first sharp stroke of the gong. There were no echoes heard that morning. The metallic voice was yet shaping its command to "at 'em, you fellows" when from 300 throats burst the wild sound of the Stock Exchange yell. No other sound in any of the open or hidden places of all nature duplicates the yell of a great Stock Exchange at an exciting moment. It not only fills and refills space, for the volume is terrific, but it has an individuality all its own, coming from the incisive "Take-mine-I'll-take-yours," from the aggressive, almost arrogant "you-can't-you-won't-have-your-way," the confident "By-heaven-we-will!" Individual notes that enter into the whole, as they blend with the shrill yell of triumph and the piercing note of disappointment, when the floor men realize their success or their failure. I picked Bob's magnificently resonant voice from the mass—"40 for any part of 10,-

900." It was this daring bid that struck terror to the shorts and filled the buyers with a frenzy of encouragement. Again it rang out—"45 for any part of 25,000"; and a third time—"50 for any part of 50,000."

The great crowd was surging all over the room. Hats were smashed and coats were being stripped from their owners' backs as though made of paper, and now and then a particularly frantic buyer or seller would be borne to the floor by the impetus of those who sought to get his bid or his offer. Through all the wild whirl, straight and erect and commanding was the form of Bob, his face cold and expressionless as an iceberg. In five minutes the human mass had worked back to the Sugar-pole and there was the inevitable lull while its members "verified."

I could see by the few entries Bob was making on his pad that he had been compelled to buy but little. This meant that his campaign was working smoothly, and that he had the greater part of my fifty thousand yet unthought, which in turn meant he could continue to push up the price, or in the event of his opponents' attempting to run it down, he would be under the market with big supporting orders.

Suddenly the hall was broken. Bob's voice rang out again—"153 for any part of 10,000 Sugar." Again the gamblers closed in and for another five minutes the opening scene was duplicated, with only a shade less ferocity. After ten minutes' mad trading a mighty burst of sound told that Sugar was 160 bid. Then Bob worked his way out of the crowd, and passing by me fairly hissed, "By heaven, Jim, I've got them!"

I went back to the office. In a few minutes Bob without a word strode through my office and into the little

room occupied by Beulah Sands. He closed the door behind him, a thing he had never done before. It was only a minute till he opened it and called to me. In his eyes was a strange look, a look that came from the blending of two mighty passions, one joy, the other I could not make out, unless it was that soft one, which suppressed love, emerging from terrible uncertainty, generates in deep natures and which usually finds vent in tears. Beulah Sands was a study. Her heart was evidently swaying and tugging with the news Bob had brought her. She must have seen the nearness of release from the torture that had been sifting her soul during the past three months, and yet such was the remarkable self-control of the woman, such her noble courage, that she refused to show any outward sign of her feelings. She was the reserved, dignified girl I had ever seen her.

"Jim, Miss Sands and I thought it best that we should have a little match up at this stage of our deal," Bob began. "I want to know if you both agree with me on adhering to the original plans to close out at 175. I never felt surer of my ground than in this deal. The stock is 163 on the tape right now." He glanced at the tape as it rolled out of the ticker in the corner of the office. "Yes, there she goes again—34, 4, 4, and 1,200 at a half. There is a tremendous demand from all quarters. Washington's buying is unlimited; the commission-houses are tumbling over one another to get aboard and the shorts are seized to a paralyzed muteness. They don't know whether to jump in and cover or to hold their present hands, but they have no pluck to oppose the rise, that is certain. The news bureaus have just published the story

that I am buying for Randolph & Randolph, and they for the insiders; that the new tariff is as good as passed; and that at the directors' meeting to-morrow the Sugar dividend will be increased, and that it is agreed on all sides she won't stop going until she crosses 200. I've been obliged to take on only 18,900 of your 50,000, and at present prices there is over two hundred thousand profit in them. I think I could go back there and in thirty minutes have it to 180. Then I rested on it until about one o'clock and threw myself at it for real fireworks up to the close. I could uncover them, let slip about half our purchases, and to-morrow at the opening let them have the balance. If I'm as lucky I'll average 180-185 for the whole bunch, but I'll be satisfied if I get an average of 175, which would allow me to sell it on a dropping scale to 160."

I agreed that his campaign was perfect, and Beulah Sands said in her usual quiet way, "It is entirely in your hands, Mr. Brownley. I don't see how any advice from us can help."

Bob went back to the Exchange, and I into my office. Bob had been right again. In ten minutes the tape began to scream about Sugar. With enormous transactions it ran up in fifteen minutes to 184, in three more it dropped to 181 and then steadily mounted to 185, 186, and was steady. Presently Bob was back and we sat down again.

"I've bought 20,000 more for you, Jim on that whirl. I've 38,900 in all of the last 50,000, which leaves me 12,000 reserve. The average is

about 75, and there must be 400,000 for you in it now and a strong 1,000,000 in Miss Sands's 20,000, and a 1,800,000 in our 30,000. They say it's a bad business to count chickens in the shell, but ours are tapping so hard to get out I can't help doing it this once. I'm going to keep away from the floor for an hour or so, then I will go over and wind it up and—good God, Beulah—Miss Sands—are you ill?"

The girl's face was ashen grey and she seemed to be gasping for breath. I rushed for some water while Bob seized both her hands, but in an instant the blood came to her cheeks with a rush and she said, "I was dizzy for a moment. It must have been the thought of taking \$1,400,000 back to father that upset me. Wish that amount father could make good all the trust funds, and have back enough of his own fortune to make us seem, after what we have been going through, richer than we were before. Pardon me, Mr. Randolph, won't you, when I say—God bless you and every one whom you hold dear, God bless you? What could I or my father have done but for you and Mr. Brownley?"

She turned her big eyes full upon Bob, filled with a light such as can come only to a woman's eyes, only to a woman before whom, as she stands on the brink of hell, suddenly looms her heaven.

Sharp and shrill rang Bob's Exchange telephone. The ring seemed shriller; it certainly was longer than usual. Bob jumped for the receiver.

(To be Continued.)

The New British Ambassador to the U.S.

BY HENRIE AVERY KEDDELL, IN YOUNG MAN

The recent appointment of Mr. Bryce, late Chief Secretary for Ireland, to the post of Ambassador to the United States, has naturally an interest for Canadians. Mr. Bryce has long been known to have an author's reputation as well as a politician's. A little more light on his personality and career is thrown by the following extract from a character sketch of him in the *Young Man*.

BORN about sixty-eight years ago, Mr. Bryce was the eldest son of James Bryce, LL.D., of Glasgow. Very often is Mr. Bryce accused of being a Scotsman, but, to be accurate, he first saw the light in Ireland, while his mother was an Irish woman, and the daughter of Mr. James Young, of Abbeyville, County Antrim. Although a native of the Emerald Isle, over which he now rules, Mr. Bryce was virtually brought up in Scotland, when, after passing through the High School and the University of Glasgow, he became a Scholar of Trinity College, Oxford, where he graduated B.A. in 1862, and was in the same year elected a Fellow of Oriel College. After this the insinuations of the Bar appeared to him, and he was called to it by the Benchers of Lincoln's Inn, when he practised the profession of a barrister for some fifteen years. Quite as a young man Mr. Bryce was known not only as an eminent scholar, but also as a man who got through a tremendous amount of reading, and it was little surprise to his friends when, in 1870, the University of Oxford appointed him Regius Professor of Civil Law, a post which he filled with distinction for many a long year. When quite a young man at Oxford Mr. Bryce had first published his book, "The Holy Roman Empire"—a work which has since brought him not only renown but numerous foreign degrees and decorations. Yet it must not be thought that "Professor Bryce," as he was for a long

time affectionately styled in the House of Commons, although a veritable encyclopædia of learning, is more of a book-worm than man of the world. On the contrary he is a keen, vigorous, alert athlete, living as much as his busy life will allow in the open air and the light of day, and so carrying the weight of his sixty-eight years and still older learning more lightly than many a younger man now sitting on the Treasury Bench.

The greatest pleasure in his life to the present Chief Secretary is to climb a mountain, always provided the mountain is superlatively beyond his reach and exceptionally difficult. The majority of Mr. Bryce's vacations have been passed in scaling the greatest mounts on this earth of ours, and it is said, I believe, there are few, if any, other mountaineers with so wide and varied an acquaintance with the world's greatest "bumps." In 1867 Mr. Bryce published a very interesting account of some of his exploits in "Transcaucasia and Astarat." But while this man has devoted many of his nights and early morning hours to climbing mountains in a physical sense, and thereby achieving knowledge even as health, he has not been negligent in spending other nights and morning hours climbing the political and diplomatic ladders leading to a seat amongst the rulers of men. Mr. Bryce was but a little over forty years of age when he was first returned to the House of Commons as the Liberal Member

for Tower Hamlets. It is said by some of his admirers that in not speaking too often but, when speaking, always sharply to the point he came to the front, and therefore, even at a time when there was no dearth of able men upon his own side of the House, it was a moment of intense gratification to the keen politician when in 1867 Mr. Gladstone offered him the Under-Secretaryship for Foreign Affairs. It was, perhaps, but natural that Mr. Bryce should be irresistibly drawn towards the mastermind of the Liberal leader then guiding the fortunes of our Empire. "The intercourse of private life," I remember Mr. Bryce remarking on one occasion, "but heightened the respect Mr. Gladstone inspired. No one ventured to utter a cynical sentiment in his presence, nor to suggest a questionable motive as a ground for action. He had a high ideal for his country as well as for the conduct of his own life."

But the writing fever which early in life James Bryce, the Oxford undergraduate caught, lingered still with the busy member of the Government, and despite the calls of the Foreign Office and of a Parliamentary career upon his energies, he made time to write that capable work, "The American Commonwealth," which has by its clear-cut, literary style, no less than its remarkable accuracy, commended the unbounded admiration of the thinking men upon both sides of the Atlantic. The present President of the United States actually assisted in the preparation of these volumes, for, I see, in the preface to the 1888 and later editions the author acknowledges his special indebtedness, amongst others, to Mr. Theodore Roosevelt, of New York, for having read some of his proofs—a curious bit of evidence of

the now generally recognized versatility of Roosevelt the Rough Rider and the peacemaker betwixt Russia and Japan.

By good fortune, and happy in the possession of intimate friends in both the great American parties, Mr. Bryce modestly says it was not difficult for a European to be non-partisan in describing the politics of the United States. But a great deal of the immense popularity this work achieved has been due to the judicial impartiality and the historian's necessary detachment of mind possessed in no small degree by the author himself. As he tells us, "the stranger who regards a wide landscape from a distant height sees its details imperfectly, but he catches the true perspective of things better than if he were standing among them. The great features of the landscape, the valleys, slopes, and mountains, appear in their relative proportion; he can estimate the height of the peaks and the breadth of the plains. The examination and appraisement of the institutions of the United States is no doubt full of instruction for Europe, full of encouragement, full of warning; but its chief value lies in what may be called the ways of political biology which it reveals; in the new illustrations and reinforcements it supplies of general truths in social and political sciences, truths some of which were perceived long ago by Plato and Aristotle, but might have been forgotten had not America poured a stream of new light upon them."

Much of this keen statesman's work is done at his comfortable London residence, No. 54 Portland Place, and this is yet another of those artistic mansions for which we are indebted to the skill and industry of those famous architects of the eighteenth cen-

tery, the Brothers Adam. In this row of houses dwell, and have dwelt, many notable people, and Mr. Bryce has as near neighbors some men who have made latter-day history—Lord Roberts, Lord Wellesley, General Sir Arthur Ellis, Lord Napier of Magdala, Lord Ludlow, Sir Edgar Vincent, Sir John Stirling Maxwell, M.P., Sir George Lewis, Sir Alfred Frigg, Mr. W. Q. Orde-Randolph, R.A., Mr. St. John Brodrick, Mr. Henry Arthur Jones, Sir Richard Bulkeley Williams, Mr. Markham, M.P., Mr. Ernest Hatch, M.P., Sir Marcus Samuel, and a whole host of famous physicians.

A keen traveler who has spent every long vacation for the last forty years in travelling has naturally acquired many curios and objects of interest and envy, and so it is not surprising to find Mr. Bryce has lodged many of these possessions in his Portland Place town house. In the hall and on the staircase one notices, amongst other pictures, several large framed photographs of Constantinople, of Palma, and Majorca, and a very good reproduction representing Table Bay, South Africa. Just inside the front door there is, too, an exceedingly quaint old grandfather clock, which was made long ago in Edinburgh, and that glances above its dial the models of two ships, which ride up and down the waves with each swing of the clock's pendulum. It is said when the telegraph boys bring wires for the Chief Secretary, and wait in the hall for an answer, this old-fashioned time-piece, with its mechanical marine device, is an endless amusement to those young disciples of Mercury. An antique carved wooden cabinet bears testimony to its origin under the sunny skies of Italy.

Mr. Bryce is of opinion that there

is in America a widespread apprehension that to bring women into politics might lower their social position, diminish men's deference for them, harden and roughen them, and "brush the bloom off the flowers."

The proportion of women, he claims, who desire the suffrage is smaller in America than England, because in the former it is considered bad form, and they have had for some years now quite the most modern institution of the day, a Ladies' Anti-Suffrage League.

Mr. Bryce with his Oxford chum, Aeneas Mackay, who afterwards became Professor of History at Edinburgh University and Sheriff of Fife-shire, were probably the first Europeans who over ascended Mount Ararat. An old graduate of Glasgow University tells me that Mr. Bryce's father, Doctor James Bryce, whose lectures he attended, was a very great geologist, and intensely interested in solving the problems presented by the parallel roads of Glenelg in the Grampians. His theory was that the hills themselves were the remains of the shores of what had been in some glacial period an immense lake. Mr. Bryce's family for several generations have been great educationists. For instance, his father left Glasgow and became a Professor of the Royal University at Belfast, where the present Chief Secretary was born. All the children, however, were sent from Belfast to Glasgow to be educated.

A man who has seen and thought and traveled so much as the Chief Secretary for Ireland has gained, even outside his own personality, much of the indomitable courage and staying power granted sometimes to the sons of men by Dame Nature herself.

On the Virtue of Thrift

BY CLAUDIUS CLARIN IN THE BRITISH WEEKLY

Having read a book by Dr. Smiles, the author of "Self-Help" on the subject of "Thrift," Claudius Clarin is led to express the opinion that nowadays not enough emphasis is laid on the wisdom of saving. He points out how necessary it is to lay by a share for old age or misadventure and shows that it may only be done by practising economy.

IT IS customary in these days to laugh at Samuel Smiles and his teachings. Mr. Shorter and other critics openly deride him, and maintain that the great secret of getting on is to have good luck. . . . But still I am persuaded that moralists ought to say more than they do about the virtue of thrift and the wisdom of saving. There is none of the virtues that has gone so much out of fashion. One generation ago thrift was earnestly inculcated and assiduously practised even by the poorest. This at least was true of Scotland. Children were encouraged by money-boxes which accommodated pence and answered for their safe custody with life itself. Carlyle, it will be remembered, saved his money in a receptacle of this kind. What was learned in childhood was often the rule of the years. I remember three old men whose incomes never exceeded £40 a year. They saved and saved till they accumulated and left behind them as much as £1,000. Their way was to lie there accumulating interest, and

in the back, to let it then when they had enough to buy or build a house which they let out in rooms. There are at least three such houses well known to me, which were reared in this manner. My father was the most frugal of men, but everything he saved went for the purchase of books. When he was nearing eighty he used to walk eight miles to the station when he visited the county town, and eight miles back. He returned triumphant with his three shillings converted into books. In

the volumes thus acquired he had a peculiar pleasure. But nowadays children get a great deal of money, and they are often urged by the donors to spend it immediately. There is a considerable contempt for thrift, and most people seem to live up to the limits of their income. To preach economy is thought the sure sign of a narrow soul. It is not so. There never was a more generous man than Dr. Guthrie, and yet he could read the lesson of thrift with a rare impressiveness.

When I write about the advisability of saving, I am not referring to the consummate passion for getting on and making huge fortunes which is the special characteristic of the age. There was a time when the ideal of mankind was happy contentment in a state of well-being. This was specially true of the Orientalists, true of the Chinese, of the Hindoos, and of the Muscovites. They did not despise money or power, but they did not over-prize them, and the idea of social advance had little or no attraction. It has been said that a century before the revolution, contentment was considered not merely a pleasant thing, but a right thing. It was the most prominent social idea embodied in the teaching of the Church Catechism. If a man could stay where he was and live easily, he was quite content, free from envy, and untrobbled by care. What more did he want? He might have been glad to have more, but the desire to get on was quite subordinate to his satisfac-

tion in defending the position he had attained. I suppose America is largely responsible for the intense craving after material success which seems to be the dominant impulse among the vast majority to-day. Will the passion ever entirely die out? Many feelings equally dominant for the time, like the patriotism of the Romans, have gone. Perhaps it is not very likely. It may be killed by force. A new system may overthrow the possibility of getting on. Socialism may be tried, and, if the experiment is ever made, we shall see how far it can be permanent. But at present stagnation is far off. The more money that a man accumulates, the more he desires. One need not look further than the daily papers for proofs in abundance.

In this country the vast majority of us have no prospect whatever of making money to any large extent. We shall be very fortunate if we remain as we are to-day. So the question for us is how can we spare a part of our present incomes, and thus we can only do by the old-fashioned method of thrift. Thrift in its extreme form has been long practised in France. Every Englishman, so far as I know, who has written on French life, has been impressed by this economy. Their thrift has its sordid side, but also its noble. Mr. Hamerton tells us of a friend of his who talked very frankly on this subject. "All my life," he said, "I had the reputation of being exceedingly avaricious because I have been careful about money, and have never been willing to let my substance be squandered by idle people for their amusement. Now please consider how far I have deserved this reputation for avarice. I have saved money, it is true, but it has always been for others, and not for my own pleasure.

You know how simply I dress and live and what indulgences I give myself." Hamerton goes on to tell us that his friend had been in his own person a sort of general insurance company for the benefit of all his relations, and of his wife's relations too. He began life with nothing, and one of the first things he did when he had made money was to present a snug little property to his father, which gave him a retreat for his old age, and the means of passing it comfortably. He helped his own and his wife's poor relations. He had two daughters, one of whom married a harrister. A very short time after their marriage the harrister was stricken down by paralysis, and so prevented from pursuing his profession. On this the "miserly" father-in-law stepped in and made him an allowance of £400 a year that the misfortune might be less severe. Besides these aids to relations, he had often assisted friends; but he would not lend money to be spent in luxuries. He thought that this only encouraged idleness. So this "miserly" man had been little else than a beautiful contrivance of providence for distributing wealth wisely to those who needed it, and the more he gave the more he prospered. Yet the private household expenses of himself and his wife were fixed at £300 a year, and this included £60 for a little tour.

Now it is to be admitted frankly that thrift degenerates easily into sordidness and miserliness. The thrifty man often fails to live his true life, and often he accumulates with a selfish end. But I submit that every man, so far as his means will allow, ought to make provision for the future. He should provide first, if possible, for his own old age. There never was a time when this was more

advisable. I do not profess to be a business man, but anyone who uses his eyes and his ears may be aware of certain facts. One is that in every large establishment there are assistants who have been for many years in the service, and have received no secure instruments of income. They are falling a little as the years pass. They are less alert, and they find it more difficult to adapt themselves to new situations. Their employers could replace them with young men for perhaps half the money, and on the whole these young men would be more efficient. Thousands of employees, out of loyalty and consideration, make no change. But sometimes, and perhaps often, they are compelled to reduce their working expenses, and when an elderly man is thrown out of employment, what is he to do? He will be much happier in the present and in the future if he arranges that the inevitable hour when it comes shall not find him penniless, that he shall have something at least to supplement any earnings he may be able to secure. Then does he not owe it to his faithful wife to see that some provision is made for her? His duty to his sons is, in most cases, fulfilled if he gives them a decent education and a good start in life. But should he not do something for his daughters? In this the French are much ahead of us, and perhaps they do more than is necessary. But I fancy that men in this country will not, as a rule, make persistent efforts to secure the independence of their daughters. They will not undergo the sacrifices cheerfully made by French, German and Italian fathers for this end. They often leave their daughters penniless to the mercy of the world. This is more from want of thought than from want of heart. Our men are very generous to their

women. It should be admitted also that fresh careers have opened out to women, though I doubt whether the development has been so great as is commonly supposed. Perhaps the success of women in earning a livelihood for themselves has been much exaggerated. At any rate, this is the testimony of many women who have had experience. It is good that women should work, but they ought not, if possible, to be entirely dependent on what they can earn. There ought to be for them some reserve on which they can fall back, something that they cannot lose away, some last defence which the enemy cannot overcome. If, when a daughter was born into the world, something was set by resolutely each year for her benefit, she would find life a much happier, simpler, and safer business than alas! it often is. I have full in view the fact that most of us can do very little, but I feel that most of us could do more, and the gain of the vote will not be an adequate compensation to a woman for the hard lot of fighting the battle of life unarmoured.

How shall we save, and how much may we hope to save? It is not possible to answer these questions specifically. Before giving my own view, I shall state the opinion of a very able and experienced man of the world.

He has a rule which he thinks, if adopted, would save the world from poverty. That view is that everyone should save one year's income. There is no blessing, he thinks, equal in its direct advantages, moral and mental, as well as material, to the possession of a year's expenditure. It gives independence, peace of mind, and the power to get the best out of oneself. A man with a year's income laid past is twice the man with double his income and no store. The trouble is

that Englishmen—he does not speak of Scotsmen—can live from year to year, quarter to quarter, from week to week without a sovereign in reserve, quiet, contented, and cheerful, till people with a more apprehensive turn of mind or greater foresight, or a drop of thrifty blood in their veins, think them almost mad. He holds that the way to do it is to apply the life assurance principle to the entire income. Let men pay away into a bank month by month, or quarter by quarter, the sum they think they can afford, or rather are determined to afford, as a first charge upon income, and live upon the remainder. "The man who tries it will find in two years that his ideas of his own wealth are contracted, that he regards the remainder as his whole income just as much as if he were paying the same sum to a life insurance or a mortgage. The sense of the hopelessness of the task disappears as the heap grows, and the pace at which it grows soon astonishes the depositor. Half the workers in London, of all grades, would live just as comfortably on three-fourths of their income as on the whole, the difference going in superfluities; and four years of such saving gives them the clear year's income, the possession of which makes the whole difference between independence and slavery, care and contentment, poverty and competence. There is no need whatever to set up any loftier standard of saving, to dream of fortune, or think for ever about the charms of that existence which is to repay the stupid

mistake made by so many active men called retiring from business. We will guarantee any man who has once saved a whole year's income from ever again growing poor through any default of his own."

This is very good, but the saving of a year's income is commonly not enough. I venture to think that the easiest and the surest way of saving is to live in a modest house. Again and again I have known men who, when their incomes increased, immediately removed to a larger residence. The result was that all their expenses went up at once. They had little additional comfort, and the margin between expenditure and income was as narrow as ever. If people will have patience to go on living in the same house and on the same scale, they will find not only that they can save money, but that their life is much more comfortable and smooth. It is very hard work to be always thrifty, to be always considering whether you can afford a cab, whether you will travel third-class or first-class. The man whose rent is low can afford to make his house beautiful. He can spend extra shillings without uneasiness, and he finds at the end of the year that there is something to invest. The old proverb, "Take care of the pence and the pounds will take care of themselves," was well fitted for communities where pence were few, but for the middle-classes in these days it would be better to say, "Take care of the pounds, and the pence will take care of themselves."

A Richer Than Rockefeller

BY CHARLES F. DODGSON IN COSMOPOLITAN

Though practically unknown, Frederick Weyerhaeuser, lumber king, fortune and land holder, is fast overhauling in vast forest tracts in the great Northwest. That a comparatively obscure man possessing no special worth before of notice should be doing so, is, in itself, an astounding fact.

FREDERICK WEYERHAEUSER!

The name conveys no meaning to the average reader. Even in his home town few knew him. He never attends public meetings. He shuns society. His home is quiet and not out of the ordinary. Yet Weyerhaeuser, timber king and re-creator, is lord of millions of fast-fung timber lands, with a fortune that overshadows that of John D. Rockefeller, popularly believed to be the richest man in the United States, if not in the whole world. As silently and as patiently as one of the giant trees on his land grew to its majestic maturity, Weyerhaeuser has grown. He is master of vast reaches of wonderful forests extending from the cluttered drives of Wisconsin lakes and rivers to the Pacific coast. He has behind him thirty years of unremitting toil along lines of telling organization. Patient, shrewd, and far-seeing, he has given his life to bringing underneath his dominion the great forest tracts of the Northwest.

It seems astounding that such an enormous accumulation could be effected without the whole world knowing it; but Weyerhaeuser is a man of mystery. To his intimates he is known as a man of enormous fortune, and by the general public hearing of him in a desultory way he is popularly credited with great wealth; but all estimates fall far short of the reality. Weyerhaeuser makes no boast of his wealth. He shuns publicity. The spectacular pleasures of the ordinary millionaire have no fascination for him. He

moves along in the same well-ordered groove, with the same ways of enjoyment, that he followed forty years ago. He is essentially a worker, but he works in the dark. He is a man of a thousand partners, his hand reaches the uttermost recesses of the wilds of the Northwest, and the highest mountain peaks are spots from which he could unfurl his banner to the air if he desired. Secrecy is his hobby. One partner has no idea of what his relations with another partner are. His business is one of magnificent distances. His great wealth is in forests, and he seems to have acquired some of the impenetrability and brooding silence that are characteristic of them. There are many men rich through lumber traffic, but Weyerhaeuser is king of them all. When any knotty problem arises, when there is any complication in the trade, or any question of moment to be settled, it is to Weyerhaeuser the lumbermen turn, and his decision is final and binding.

Weyerhaeuser's wealth and opportunity grew out of a national crime. One of the most wanton wrongs ever committed in this country has been the spendthrift waste of forests. It was only recently that the nation awoke to the vandalism that has been going on unbounded for years, and began the work of establishing forest reserves. Weyerhaeuser, born in a land where forestry is an exact science, realized that the methods in vogue, if left unchecked, would in time exhaust

even the prodigal wealth of the land and being on a timber famine that would cause forest lands to appreciate in value. Fifty years ago he started in to acquire timber tracts, and he has followed that policy without deviation. As shrewdly as the first Astor sought out and accumulated New York city property, Weyerhaeuser has sought out and secured the best of timber properties.

The question naturally arises as to how much timber land Weyerhaeuser owns. He won't tell, and even his closest lieutenants admit that they can only speculate. There are fifty thousand square miles of timber land in the state of Washington alone—thirty-two million acres. Pretty much everything outside of the government forest reserve is tributary to Weyerhaeuser. He may not own it, his name may not appear as rector anywhere, but it is under his domination. Such is true of Oregon's great forest lands also. In the territory around Wisconsin, Minnesota, and the Mississippi River district, he has reigned for years undisputed. It is estimated by those who have studied Weyerhaeuser's widespread business interests that fully thirty million acres of timber land are under his control—fifty thousand square miles, an area six times as large as the state of New Jersey. As to value again one must speculate. It may be cited that recently the Weyerhaeuser interests sold one square mile in Tlinson County, Washington, for seventy-six thousand dollars—an average of nearly one hundred and twenty dollars an acre. Of course that was cream. It would be safe to say, however, that the land is worth close to a billion dollars—and it is increasing in value

at a greater rate than any other public utility.

How did Weyerhaeuser acquire all this land? The whole life of the man must be considered for the answer. A passion for lumber land has been his all his life. Perhaps it is well to take his history step by step.

Weyerhaeuser is of German birth. Born at Nendelsheim in southern Germany in 1834, he tilled the vineyard on the farm until eighteen years of age. In 1852 he decided to emigrate to America. He brought his mother and sisters with him, and they went first to Erie, Pennsylvania. Four years later he left Erie and went to Rock Island, Illinois. He secured work in a saw-mill, and within six months was manager of the plant. He became acquainted with F. C. A. Denckmann, a compatriot, while they were working sisters. Both were thrifty, industrious, honest, and obliging, when the sawmill owners wanted to sell, they agreed to take the notes of the young Germans, who thus formed a partnership. Weyerhaeuser, the outside man, went north to investigate the lumber lands of Wisconsin. He saw all round him the lavish waste of timber, and it struck to his saving soul. In 1864 the firm had laid aside enough money to make its initial investment. Chippewa land was bought for almost a song! They acquired more land, and soon additional sawmills were started, and the partners were on the highroad to prosperity. It was in 1872 that Weyerhaeuser began to branch out and started in to create the indefinite, all-powerful organization which has become known as the "Weyerhaeuser syndicate." Weyerhaeuser was elected president of the

Mississippi River Boom and Logging Company. This has always remained the central or governing body in his known transactions, and its ramifications reach every lumber camp in the Northwest. Just about this time he paid two million dollars for the great lumber plant of the C. N. Nelson Company, at Colquet, with six hundred million feet of standing timber.

Step by step the business grew. Weyerhaeuser formed new partnerships. He bought more lands. He stretched out farther, and the annual cut ran over a billion feet. As his business grew his secretiveness grew. He had many partners, but none to whom he told all his business. To-day everything in the Mississippi River lumber district is owned by him. Some of the powerful companies under his control may be named as follows: Atwood Lumber Company, Rutledge Lumber Company, Mississippi River Logging Company, Mississippi River Boom and Logging Company, Northland Pine Company, Pine Tree Lumber Company, Chippewa Valley Logging Company, Musser-Sauntry Company, Weyerhaeuser & Denckmann, Colquet Lumber Company, North Wisconsin Lumber Company, Bonner's Ferry Lumber Company, and Superior Timber Company.

Quite a formidable list, but far from complete. The Mississippi River Boom and Logging Company is the central cog in the machinery. All the companies operating on the

Mississippi River waters take an interest in this main company, which owns the booms on the river, does all the logging and driving, and apportions out the logs to the various mills along the river, fixing the price of logs each season. All the subsidiary companies are controlled by Weyerhaeuser, who has a different partner at each place.

With the recent revelations as to graft and the illegal methods used by various "captains of industry" to achieve their eminence in the world of commerce, one naturally wants to know whether Weyerhaeuser and his associates have created this giant industry, organized this great trust, and built this monumental fortune with clean hands. Unfortunately not. Weyerhaeuser and his associates have done their part, just as Mitchell and many other men in the Northwest did their part, in securing lands fraudulently. The game of homesteading and getting government land by fraud was just as familiar to the Weyerhaeuser interests as to others. Possibly Weyerhaeuser never personally conducted any of these illegal operations, but hundreds of thousands of acres taken in by his companies for timber purposes were stolen under the old and well-known formula. It is hardly worth while discussing this, since the same practices for which Francis J. Heney is securing convictions in Oregon were practiced by the Weyerhaeuser clique.

The Rapid Advancement of Cortelyou

BY ALLAN D. ALBERT IN MESSNER'S MAGAZINE

There is the story of a man who has progressed from an insignificant clerkship to the head of a government department by virtue of his great efficiency. The man was rapid even in a country where progression came slowly and fast.

AMOUNT to organize and the grit to do it. These two qualifications explain a career which in the very forms of American careers is accepted as extraordinary. They have made a member of the President's Cabinet and the administrative head of a great party out of a one-hundred-dollar stenographer. They have created a new executive department. They have gone three-fourths of the way toward adjusting the biggest business the government conducts to the practical, dollar-and-cents, short-cut methods of modern trade. And now they have led their possessor to the control of the Treasury Department.

That brain and the energy which kept it at work are the hall-marks of George Bruce Cortelyou. They stick out of everything he has done, and give force to almost everything he has said. His progress may be compared with that of three other men—General Franklin Bell, "Coele Joe" Cannon, and Theodore Roosevelt. Of course, the four men are not generally alike. Yet all four of them have risen chiefly by taking up work nobody else cared to do. General Bell studied his way to the head of the army in time which four out of five of his messmates wasted. Speaker Cannon made himself an authority on a subject inextricably woven into the legislation of every session and yet neglected by practically the whole body of Representatives; the financial operations of the government. The President espoused re-

forming which were caroused all over the country as stumbling-blocks to success, and he went to the White House doing it. George Cortelyou took a job as one of the thirty thousand cronies in the government wheel at Washington, and the fact which best proves his capacity is this, that he was able to work his way off the rim of that wheel to do service as one of its strongest spokes.

Making all due allowance for his development to meet the new responsibilities—and he has grown more than most men—the two chief forces of George Cortelyou's equipment must have shown on the surface at the very outset of his career. He was born in New York, in July, 1862. He was graduated from the Hempstead, Long Island, Institute in 1879. In three years he had a diploma from the State Normal School in Westfield, Massachusetts. Then, when only twenty years old, he was employed to teach older men how to teach English. The course was largely his own. He could have continued it, doubtless, for years. He did so only long enough to permit him to complete the studies he had outlined for himself at the Boston Conservatory of Music.

The work he wanted to do lay in the field of active, practical business. So, when the Boston Conservatory had given him a good start in the theory of music, composition, the piano and organ, and voice culture, off he set for his old home in New York.

Stenography had always appealed

to him as a valuable preliminary to bigger things, and he had learned to write accurately and with fair speed while he taught in Cambridge and studied music in Boston. That skill was the commodity he expected to sell in New York. With it, together with his pay as principal of a preparatory school, he was able to do more studying, pay his way, and make a home, with the daughter of his old principal, Dr. Hinds, as its mistress.

At about this stage of his career he entered the government service. He did so by virtue of an examination—not a civil service examination, but the best substitute for it which was offered in those days—an examination by the appointing officer. The appointing officer happened to be the appraiser, and his bureau was in such shape that he intended to reorganize it if he could get the right kind of practical help. It was Cortelyou who supplied the help.

Some of the school-teaching already indicated intervened between that service and his next appointment, which was to be secretary of the inspector in charge of the post-office inspectors' office in New York. That division, also, required a shaking up, and the inspector hoped to get something more out of the operation than a change of personnel. He got it. Competence, simplicity, effectiveness, were all obtained—and the man who provided the ideas was George Cortelyou.

The next move was to the office of the surveyor of the port of New York. There, too, methods were out of date, labor was duplicated, time was wasted, and the chief had perception enough to recognize the situation as it was. Cortelyou was the surveyor's stenographer and secre-

tary, and on the basis of his experience in the appraiser's office and the inspector's office, he was able to accomplish in detail the changes which the surveyor would indicate only in general terms.

The young clerk was now ready to grip tight a harder task. The larger work that was offered to him was the organization of a new bureau in the Post-Office Department at Washington—the office of the fourth assistant post-master-general. His superiors supplied the requirements. The fulfillment came from Cortelyou; and as he ordered the details of that bureau they remained until he himself changed them as the head of the entire postal service. After such work as that, no clerk could long be kept a cog, even in the departments at Washington.

The promotion came in the form of appointment as stenographer to President Cleveland in February, 1896. Under the private secretary, he was set at reorganizing there. When Cortelyou finished with it, the force and equipment were precisely what they are to-day. No wonder that the man who directed the changes advanced in four years to be executive clerk, assistant secretary, and secretary to the President.

What George Cortelyou did for President McKinley is fresh enough in the public mind not to need recital here. How the office was expanded to meet the broad needs of the war with Spain; how the President's secretary took complete charge of the executive forces during those long, heavy hours in Buffalo; how the new President leaned upon him and trusted him—all this is, or ought to be, familiar. The ability to meet the demands of those several trying emergencies led Theodore Roosevelt

to commission Mr. Cortelyou to organize the new Department of Commerce and Labor.

Nothing could be more natural than that a man who had supplied the office details to fill the plans of half a dozen public officials in series should, for the time, overestimate the importance of those details. That is a vastly less costly failing than indifference. By this time, however, he had outgrown the details, but not forgotten them, and when he proposed his scheme for the new department it was so broad and big that it made Congress grasp.

There was a great deal of consideration at the Capitol toward the new secretary and his initial estimates. He was supposed to have asked twice what he hoped to get and four times what he needed. The legislators gave to him on that calculation. Nevertheless, the work of the department to-day follows the lines and has the proportions of the original Cortelyou plan, and it is the firm belief of his old subordinates that if the allowances proposed for 1907 had been made for 1903 the new office and the country would have gained four years in the important work now being done by the Bureau of Corporations and its associate divisions.

Mr. Cortelyou's capacity for organization was accepted without question throughout the capital when the new department had been in existence a year. Without the least flurry he had gathered about him a cabinet of unusually capable assistants, men like Frank H. Hitchcock, Lawrence O. Murray, and James R. Garfield. To them he gave his ideas, and then selected for him a corps of assistants which was soon the won-

der of the whole departmental service.

Practically the whole force consisted of stenographers, and a few scratches on a memorandum-ship were made to take the place of long and grandiloquent communications in other bureaus. An editor was desired, not to provide a new place on the rolls, as Congress seemed to think, but to prevent the duplication of statistics, to revise and shorten manuscripts, and thus to make possible a reduction of fully one-third in the cost of the department's printing. So much was accomplished, in fact, and the results were so distinctly practical, that Mr. Cortelyou suggested to the President, and the President appointed, a commission to adjust the methods in all the other government departments to this same standard and to extend the reform by centralizing the purchase of all supplies. The work of this commission is far from complete, but it has already saved the government several millions of dollars a year.

For nine months Mr. Cortelyou left the Cabinet to conduct the Republican campaign. When he went back, it was to be the head of the Post-Office Department, which he had entered as a clerk of the lowest grade. He had followed its course during his employment at the White House and in the new department, and he went to it with fairly clear ideas of what to do. Conditions there were commonplace, neither notably good nor extremely bad. The work of the largest business in America was being acceptably administered. Yet the office was illogically organized, divisions were gravely writing imposing letters to one another across the halls, and single

inquiries were receiving as many as forty endorsements.

The platform on which Mr. Cortelyou began his latest reorganization is set forth in his annual report for the past fiscal year in this form:

It is sometimes said that the Post-Office Department should be self-sustaining. Such a condition would be gratifying, but I am less concerned about the deficit than I am about the efficiency of administration.

Nevertheless he and his aides (he had brought Mr. Hitchcock with him from the Department of Commerce and Labor) set about economizing both time and money. Messengers and under clerks were dispensed with until about fifteen thousand dollars had been saved. The purpose to make existing accommodations businesslike led to a curtailment of the extension of the rural free delivery service by one million three hundred and forty thousand dollars. The special payments to railways were cut by one hundred and sixty-seven thousand seven hundred and twenty-eight dollars a year; the incidental expenses of the carrier delivery by one hundred and thirty-five thousand dollars a year; the incidental expenses of rural free delivery by twenty-five thousand dollars a year; the advertising schedules of foreign mails by twenty-five thousand dollars a year; and the cost of supplies, without diminishing the quantity save to stop waste and without affecting the quality save to improve it, by two hundred and eighteen thousand dollars a year.

As soon as experience had confirmed his judgment, he reorganized the divisions of the department so that bureaus which were closely related should be closely connected.

Formidable letter-writing gave way to stenographic memoranda. The messenger who carried a query from one bureau to another brought back the answer. The head of a division directed his inquiries across lots to the clerk who could answer them. The system was tightened everywhere. Not less than a dozen commissions of subordinates were engaged, under the direction of the Postmaster-General, in solving specific problems. The new control imposed upon the one thousand one hundred and sixty-nine employees of the department in Washington was extended to include the two hundred and eighty thousand employees outside Washington. The reform which removed a plum-crop of seventy thousand fourth-class post-offices from the reach of the politicians and made appointments to those offices dependent upon merit was worked nearer and nearer to the largest offices in the country. An earnest and practical inquiry was made to discover which has the better end of the railway mail bargain—the government or the railroads.

In Mr. Cortelyou's advancement there has lately been another surprising leap forward—surprising to those who are unacquainted with his cumulative record of efficiency. His selection to be Secretary of the Treasury after the retirement of Leslie M. Shaw is high promotion, but the men who best know him are most confident that he will administer his new department well. Hitherto, the public has seen in him a man with great talent for organization and detail—the talent of the bureaucrat. The larger problems of finance he will have to meet in a larger way; and the traits and qualities which have enabled him to satisfy the de-

mends he thus far has faced should serve him well in his new work. He now enters upon the final test of his abilities.

Though Mr. Cortelyou continues to be chairman of the Republican national committee, his office is not thronged with politicians. They have found his earnest purpose to improve the service rather than reward party workers, and his evident confidence in the caller's desire to help, not a little disconcerting. At first they protested violently to him and away from him against the change in requirements for fourth-class postmasters. Now they have learned that unless the thing they would ask of him is honestly conducive to an improved service they may as well save their time.

Such of them as do go find him at his desk throughout a long day—rather a tall man, gray beyond his years, with searching eyes, a low voice, and a terse vocabulary. Until the last caller is dismissed there is no break in the calm courtesy with which he treats them all. He has been called a human machine. It is true he is wonderfully self-controlled. He has never yet jumped overboard with an idea. Demands upon him have never paled up so high that the stress seemed to disturb him.

He has a fine capacity for indignation. The visitor who thinks it does not exist because the ruler is even and the manner quiet should have heard Mr. Cortelyou discuss, one day, the assumption that the administration of a great party's affairs is necessarily venal.

"We began in 1904," he observed

in his normal tone, "by saying that we would spend only half what was spent in 1900. We got through the campaign without — a — single — pledge — to — a — single — human — being." There the words began to come out like shots from a rifle. "The only contributor who asked for a place after the election, as far as my knowledge goes, got this endorsement from me"—his voice had now grown hard as steel: "He — hasn't — a — single — equalization — for — the — place." Then his tone returned to its usual quality, and his hands fell to his sides as he added ironically, "And you may be sure he didn't get it."

As a brain to organize and the grit to do it are the chief factors in Mr. Cortelyou's strength, love of his home and earnest Americanism are the chief factors of his character. He works at night—at a desk within reach of his family. Not at the demands of the Post-Office Department, frequent calls from the White House, unnumbered duties as president of a university club and officer of half a dozen other such institutions, and his work as Republican national chairman, have been allowed to interfere with his being a companion to his two boys. He would tell you, if you asked him, that home interests are the American's first responsibility; and if you consider his family life, together with the splendid work he has done and is doing for the government, you will understand why the President has widened his circle of "most useful American citizens" to include his present Postmaster-General.

A New York Business Man in Jamaica

BY FRANK E. CROCKER IN TRAVEL MAGAZINE

A visit to Jamaica is strongly recommended by the author of this article, who writes very pleasantly of his experiences on the island. He gives the readers there great credit for their hospitality.

NO American can realize how much more friendly the British are to Americans than the Americans are to the British until he has visited British territory. From the moment I left New York in the steamer for Jamaica I never was allowed to feel myself in any way a "foreigner."

"Why Jamaica, anyway?" asked a friend.

"I don't know," I replied, "except that the steamship guide books say that it is the island of promise and fulfillment."

So I found myself on board, sailing and en route.

Of course, Mark Twain and several dozen Panama engineers have told what they knew and saw of the glories of the Antilles, as they never saw them. But this is the tale of a real, earnest vacationer, who has spoiled many films and gotten a few good photographs out of the trip.

The sea outside the "Hook" was calm and remained so until we reached these southern waters where the skies are more blue and the stars more plentiful than the northern mind ever has conceived. The sea itself, as the ship churned through it, made pictures of glorious roll and tilt. Four days out we began to "pick up" the smaller islands of the Bahama group; then at night Cape Mais, the eastern point of Cuba, showed its light. Here the warm tropical winds, bearing pungent odors, reached us. Next day, dead ahead, to the south, almost like a cloud on the horizon, a definite

blue, tipped with white mists, loomed up the mountains of Jamaica. So cloud-like were they, coming out of the sea, that it took the assurance of the ship's officers to convince us that they really were land. These mountains, as we skirted the island to the east, gave a brilliantly varying picture.

Suddenly there burst into view, in overpowering grandeur, the harbor of Kingston, with its tortuous channel which leads to the broad plain of Liguanea, magnificently rising to these same Blue Mountains, cut with white clouds and bathed in tropical sunlight. Here it was that the English residents, out of the greatness of their "mutely" hearts, during the Spanish-American war, sent a man in a small sail boat four miles out to sea, to warn the U. S. S. Yosemite that if she entered the harbor, she must remain twenty-four hours and so lose her chance to capture the Spanish troop ship *Fuencima* Concepcion. The fact that an American captain did not choose to receive British assistance and so lost a point in war was no factor in our reception eight years later. As we entered the guard-like harbor the very air and foliage seemed to greet us hospitably.

"Marster, do sir," "Marster, do sir," came chattering on from beneath the ship's bow. There, squirming in the water, were a score of boys of varying ages and complexions begging the passengers to throw them coins. Their dexterity in diving was astonishing to one uninitiated.

ed. "They almost kill you fighting for it when it's silver," said one lad who had climbed up the ship's side with a sumpion I had thrown him. These boys can go over a ship like monkeys.

He was a smart appearing youngster, a light mulatto and inclined to European features. Upon inquiry I learned that he bore up under the responsibility of "Hernan Ivanhoe Moreese Gensure" for a name. I immediately annexed him to pilot me about the city and thereby learned much that otherwise I never should have discovered. I also learned, as we became better acquainted, that this bright littleascal had been to school and studied "English Grammar, French, Algebra, Latin and Euclid," as he put it, and he "liked Euclid best." There he was diving for pennies and making "20d. a day and up." From what I saw of him it was mostly "up." Our only difficulty, however, was his determination to come to New York with me. Every second black or colored boy, there is a distinction recognized in Jamaica, wanted to get away to America. I soon realized where all our apartment house elevator boys come from.

In Jamaica, as everywhere else, there are two ways to do things. There is the beaten track of the tourist to follow, with its hotels of varying excellence, conventional drives and all that sort of thing. To know the island and the allurement of its ingratiating tropical beauty, however, to appreciate the double interest of British resident customs, together with the quaint oddities of the negro, native life "next to the earth," one must travel a different course. Courtesy to visitors to the island is everywhere manifest. If

one is so fortunate as to have letters to the right people, so much the better. At the Jamaica Club in Kingston, a most unostentatious and invitingly homelike club it is, there are native dishes that no hotel on the island can make to taste so good. There I learned the indescribable deliciousness of a properly devilled Jamaica black crab. There were served curries that would make an habeshe of Delmonica's sit up and take notice. Turtle, real turtle, prepared with a delicacy to delight an epicure, and native oysters that Jamaicans freely say "grow on trees." Tropical fruits in all their fragrance and juicy prime gave an intimation of the productive possibilities of the island. The green-tinted Jamaica orange, thin of skin and richly juicy, grape fruit of superior quality, the avocado pear, oily in composition and nutty in flavor; pineapples, in Jamaica they cut them in half, horizontally, and eat them with a spoon, mangoes, aloe, bread fruit, cochen, echebo, yams and more yams were there to tempt the inexperienced palate.

The British home life on the island is charming as it is everywhere. In the towns and their outskirts are beautiful tropical gardens, partially hiding from street view, those villas of all year summer. But it is in the country and the smaller towns that one finds the more novel features of the island. The cities and their hotels have their attractive points to be sure. Of amusements there are plenty: tennis, polo, golf, boating, cricket and other sports await the visitors' pleasure. The hotels, too, make excellent bases of operation, and the roads of Jamaica are famous for their perfection. To be satisfied with the route of the

average tourist, however, is to miss the rarest charm of the island.

Through the kindly courtesy of Kingston friends I was so fortunate as to secure glimpses of Jamaica in its every day dress that tourists rarely think to seek out. One day was devoted to a drive to Port Morant, a distance from Kingston of forty miles, or thereabout. "We shall have to start before dawn," cautioned my friend, "if you are to see a day of banana buying."

At five o'clock we were rolling through the outskirts of Kingston in a comfortable "surrey," drawn by a well put up pair of horses. Our route lay along the coast with the heavy foliage of the tropics, backed by the mountain range to the left, and to the right ever changing vistas of the sea through coconut groves.

The nuts grow in clusters at the heart of the spreading foliage at the top of a tall and graceful palm tree. A grizzled old negro, whom we came across volunteered, on sight of a sixpence, to climb up a tree and throw down some nuts. With his sharp machete he deftly hacked through the outer husk and still soft shell within, a hole from which we could drink the cool and refreshing milk. Negro peasant life began to present itself at every turn. Here were women washing clothes in the streams—I should rather not trust my linen to the vigorous scrubbing over the rocks and gravel that these Jamaica washerwomen gave their garments. Then came boys with pack-laden donkeys, then more women with huge bundles on their heads, baskets of vegetables and small fruits, packs of sugar cane, immense bunches of bananas; with them little negro girls bearing on their heads burdens al-

most as heavy as those their mothers carried. The straight backs, erect carriage and swinging stride of the native women are cultivated early. I wondered where all these people could be coming from and going to, miles out on a country road. Now and then we passed women at the roadside, cheerfully breaking with small hammers, stone, for use in fresh macadam repairs. A few shillings a week is all they are paid. A "week," however, means to them four days. The other days they devote to their little banana plot of an acre or so—or to going to market.

The event of our drive was the fording of the swollen Yallahs River. Waiting negroes, powerful in build, two to a wheel and two at the horses' heads, forced us through the current. We stood on the seat and failed to escape a wetting at that. Following us were banana wagons, to each of which eight oxen were harnessed. One ox was cast in mid stream and nearly drowned before the maddly dancing and gesticulating teamsters got him on his feet and to shore.

At Port Morant and Morant Bay we saw the banana and fruit exporting industry in all its activity. Here I realized where many of the harken laden people we had passed in our drive were bound. Individually and in groups they came, bearing their banana bunches, some with pack mules, others with carts, but more of them with head packs. The checker and grader, with impartial firmness, accepted the bunches according to quality and size and rejected those that were bruised or immature.

This was all so fascinating that I welcomed the chance to skirt the

south shore, and round the west end of the island in a fruit ship to Montego Bay on the north—putting in at the main ports, Black River, Green Island, Lucea and others, where I saw huge cargoes of bananas and other fruits, logwood and sugar, leading for the North.

From Montego Bay we went by train eastward through a mountainous and constantly changing landscape. At Spanish Town, the early capital of the island, we caught a train for Ewarton, this time a typical British train with compartment carriages. From Ewarton to Montego Bay is an eight-mile drive. Beyond towards the sea, through a circuitous drive of forty miles or more the

garden spot of the island may be seen. It is the grazing country, with stone walls and hedges and magnificent chalky roads bordered by pasture land and miles of Pimento groves.

I planned to spend my last Saturday in the Kingston markets. The night before the never ceasing stream of country women and their offspring, head packs, mules, carts and cheerfulness began their march to town. The market, especially on Saturday, is a social function for the natives. There they visit, exchange news, gossip and sell things, at prices varying as they discover whether the purchaser is a tourist or a knowing resident of the island.

There are people to whom it is a penance to listen. There are hosts who for their sins against society ought to be imprisoned and condemned to listen in perpetuity to each other's discourses. But, after all, these are few. Social intercourse suffers far more from the fact that too many want to talk and too few are willing to listen. Conversation under such conditions ceases to be a pleasant method of exchanging ideas and becomes a struggle for supremacy.

Work is the World's Law

BY EDWIN MARKHAM IN WORKERS MAGAZINE

Edwin Markham writes with power and conviction. He (Markham) has thrust with striking directness. What man discerns from his people of the good themselves and the men left to build his own future? A careful perusal of this essay on work should impel everybody to more earnest endeavor.

"THOU shalt work!" This is the word that thunders out of the universe. It is no foolish exclamation from the mouth of Eugenius. It is the mandate of the power that made the world and "swings Aeternus on the north." And all must obey, from the coral insects that build in the sea up to the seven spirits that burn before the throne.

So man is the conscript of an endless adventure. Childish and foolish are we if we look forward to some final pay day, to some grand discharge from duty, to some eternal festival of the universe. "What and you do at school to-day?" asked a father of his little boy. "I waited for it to be out!" What if we, comrades, at the end of our day, shall have no better answer to make to the Father of Life!

Let us make haste to learn that the reward of work is not wisdom, but power—power to do more work. Blessed is the moment when a man has found his place in the toil of the world. For the first time he begins to keep step with the music of the stars. Work is more than a blind necessity—more than a brute means for getting food and shelter. It also is a discipline, a revelation, a sacrament.

We are called into earth to build character, to search out and serve the great purpose. We are here to learn to know life, but nothing is known that is not experienced. We can know life deeply, only as we

faste it through art and craft. These are doors to knowledge and portals to the enduring satisfactions. Work is not only an opportunity to make a living, but is also the opportunity to make a life.

But, while man is acting on the world through work, work perpetually is reacting on man. A boy, learning to saw a straight line, also is learning to tell the truth. While discovering the beauties and equities of a symmetrical leaf, he is uncovering in his soul the principles of justice. While a stone mason is shaping a block of granite with conscientious care he at the same moment is shaping the inward and mystic stone of character. A man who puts his soul into his work also puts his work into his soul.

Verily, so close is work to men that we are told in a sacred scripture that "their works do follow them," even into eternity. Let us beware, comrades, how we do our work, for work carries fate.

Memoirable are the words of Jesus where he tells us of the coming of the Son of Man to judge the world: "There shall be two men in the field; one shall be taken and the other left. Two women shall be grinding at the mill; one shall be taken and the other left." Significant words! I see these two men; they are building a wall. One is doing his work in a shiftless, half hearted fashion. He is a mere eye servant, working simply for his wage. He puts no mind into his

muscle, no heart into his handiwork. He is concerned only that the wall shall stand until after pay day. There is no character in the work, for there is no character in the worker.

But the other man is putting conscience into his work and saying to his soul: "I will build this wall solidly and honestly for the human use it is to serve. Besides, it will stand for me forever; it will answer to my name. It will be my autograph; it will be my confession; it will be myself."

Let no man dare, let no man dare
To mark on Time's great way.
"No Thoroughfare!"

These words ring true. This man has reality in him. This man who builds a solid wall has something solid in his nature. So, when the master comes, this man shall be taken and the other left. Momentous to a man is the work of his hands, for the man is in his work. To labor is to map out one's soul, to dramatize one's character. Work is the soul flung forth in form and color to be seen of all eyes. Do we conceal our deeper selves? No, every one confesses; his work is confession. It is a testimonial of character written in the open, in large, legible strokes. So what wonder that Carlyle left a tower of praise beside his father's honest masonry. Proud are his ringing words: "A portion of this planet bears beneficent traces of my father's strong hand and strong head. Nothing that he undertook but he did it faithfully and like a true man. I shall look on the houses that he built with a certain proud interest. They stand firm and sound to the heart all over his little district. No one that comes

after him will ever say, 'Here was the finger of a hollow eye servant.'"

But there is flying through the world the story of another builder, a foolish eye servant, a poor rogue. He and his little ones were wretched and rootless, whereupon a certain good Samaritan said, in his heart, "I will surprise this man with the gift of a comfortable home." So, without telling his purpose, he hired the builder at fair wages to build a house on a sunny hill, and then he went on business to a far city.

The builder was left at work with no watchman but his own honor, "Ha!" said he to his heart, "I can cheat this man, I can skimp the material and scamp the work." So he went on, spinning out the time, putting in poor service, poor nails, poor timbers.

When the Samaritan returned the builder said: "That is a fine house I built you on the hill." "Good," was the reply. "Go, move your folks into it at once, for the house is yours. Here is the deed!"

The man was thunderstruck. He saw that instead of cheating his friend for a year he had been industriously cheating himself. "If I had only known it was my house I was building!" he kept muttering to himself.

But in a deep sense we always are building our own houses. Each one dwells in the heaven or hell of his own making.

I care not what his temples or his
creeds,

One thing holds sure and fast—
That into his fateful heap of days
and deeds

The soul of a man is cast.

The man is in his work. All is

unstable that is done by a dishonest builder, but an honest mason puts his soul into every stone he lays and mixes character with his mortar. If Manhattan Island, on which is built the great city of New York, suddenly were depopulated by pestilence and all her piers and thoroughfares left silent and empty, still would the character of her perished people remain written upon the stilled wheels of her factories, in the squalor of her tenements, in the splendor of her mansions. The shell pro-

claims the shape and proportions of the thing that once filled its convolutions. So true is this that we are able to trace the spirit and aspiration of dead peoples in the rude ruins of their cities, in the broken monuments of their genius. The Sphinx and the Pyramid reveal the sense of eternity that was on Egypt; the ruins of the Alhambra disclose the delicacy and daring of the Moorish mind; the broken pillars of the Parthenon declare the repose and restraint of the men of Hellas.

Begin to Work Hard To-Day

We are forever going to begin to work in earnest to-morrow, and we are never satisfied with the job we've got, and we perform the labor involved in it in only a half-hearted manner; but we are going to work in dead earnest when we get a job to suit us.

The fact is that to-morrow, when we get to it, will be to us as to-day is to us now. We shan't feel any more like work; and that other job, when we come in actual contact with it and see it close at hand, won't suit us any better than the one we've got now does.

The truth is that we are dawdlers and shy of work, and trying to get along just as easy as we can. We hate to pitch in and go at things.

The time for us to work is now, not to-morrow, and the job for us to secure is the one we've got. Do your work completely and thoroughly, and you'll be astonished to find what chances there are in it; and everybody that knows about your work, or is in any way concerned or affected by it, will be delighted to see it well done—everybody likes to see a job, whatever it is, well done—and pleased with the doer; and there's money in it for you.

It isn't the job that makes success; it's the man.

Great Men as Commercial Assets

CHAMBERLAIN JOURNAL

In this story, under the word "men," some attention is given to the value to commerce of celebrities, who are the objects of growing crowds of tourists to view their shrines and other relics. He refers to Shakespeare as an outstanding example.

GREAT men are an extremely close corporation, and their commercial value to the country appears at first sight to be so microscopic as to be quite overshadowed by their literary or scientific value. But if the body of 'great men' in its widest sense is comparatively small, the subject is inexhaustible; and the more it is considered the more clearly it appears that there is a distant commercial value in that long roll of honored names of which we are apt to say, with the pride of safe mediocrity, "He was too clever to make money." We assume money-making with anxious glancing, with a level-headed directness of outlook, with an office stool and a monotonous daily routine; not with poet's dreams or scientist's speculation, not even with accomplished work outside the daily mill! These have their reward in honor, not money; but in this estimate so many side-issues crop up that it is worth while pausing for a moment to consider them. And in regard to literary men at least it is certainly true that during their lifetime their monetary value is very generally a negligible quantity, and it is only succeeding generations who realize that they are in any way a commercial asset.

We have grown accustomed to the thousands of visitors who make their yearly pilgrimage to Stratford-on-Avon—not because of its intrinsic beauty or for its Elizabethan buildings, but because Shakespeare was born there, and went "unwill-

ingly" along its streets to the old school, and made the cottage at Shottery immortal—can hardly realize what the dense little country town would be like if all remembrance of him could be swept away; or, to go a step farther, what a national loss it would be, not only of fame but of money, if the names of all our great men could suddenly be blotted out, with the places that they had rendered famous! How the towns and villages would sink back into unimportance, and the tide of travel be dried up at its source! Except for natural beauty, there would be nothing to mark out Stratford-on-Avon from Ealing or Mettippo from Potomac, and so one would dream that either one or the other could be made a paying investment, except by the prosaic growth of flats and villas. Shakespeare himself would be probably quite as bewildered as any one else if he could realize that he had endowed his country with an ever-increasing commercial value, if he could see the careful treasuring of the relics of his simple life in the town that is sacred to his name. Great literature does not always pay those who create it, but it always pays its heirs. Many painters of great pictures have lived unrewarded; the writers of great poems have sold their copyright for a bare subsistence, and been thankful to get it; and we can often only measure their commercial value by contrasting the places that produced them as we

know them with what they would have been without them.

So the value of Scott as a commercial asset has risen enormously since his death, and is steadily increasing, until the hordes of visitors who follow in his wake seem fairly to rival the standing population. The sentiment that clings to Abbotford has spread through the length and breadth of Scotland, and at the touch of that magic pen the Sleeping Beauty has been stirred to life and has become a living, breathing soul. The Wizard's rod made of dead places a great and haunting reality—Melrose and the Trossachs, Abbotford and Edinburgh have felt that powerful influence; and now the Wizard himself, after the awful slavery of his later life, lies sleeping peacefully enough in Dryburgh Abbey. To the Scotch were committed these ten talents of his genius, and, like the thrifty men that they are, they made of them yet ten other talents, not hidden in the ground, but bearing interest a hundredfold; but so great to them appears Scott's literary value that perhaps they do not fully realize how enormously he counts in coin of the realm.

The royal road to Edinburgh is a pilgrims' way trampled by the jealous footsteps of the lovers of Scott; and though his value to literature may perhaps be tested by the great company of his readers, his commercial value is altogether incalculable. Posterity would have paid the claims of his creditors in a very short time by the profit from his books and the gate-money of Abbotford alone; but most of those who knew him in those days of poverty and hopelessness and failing health were not far-seeing enough to

prophesy it. He was bankrupt, and it is common knowledge that literature 'does not pay.' Time has proven the fallacy. He outstripped his contemporaries and won the race; like Saul, he stood head and shoulders above his fellows, and it may fairly be claimed for him that he has out-reached all other writers since Shakespeare. He vitalized the characters he created, and made them living beings more real than the men and women we meet and pass on the road of everyday life. He wrote in pain and trouble, sometimes with the haste of an impressionist, haunted by dreams of his creditors, and very likely he gauged his own success, as others gauged it, by the same point to him for his novels; but long after that 'romance in stone' had ceased to keep open its hospitable doors, long after he had reached the limits of his endurance and lain down to rest, the pilgrims of his genius trod, and are still treading, the way he went.

What is there to mark out from the ordinary laborer's cottage that small house near Ayr where Burns was born? If he had not written immortal verse, would one person in a hundred have turned aside to visit the village or the Kirk o' Alloway, which still echoes to the hoof-beats of Tam o' Shanter's mare? Perhaps the monetary value of his association with Ayr is hardly appreciated, so great is his literary value. He was a genius and a Scotsman. Could Scotland ask more of him than that? though farm-land did not pay him particularly well, and though in the Excise his salary never rose to more than seventy pounds a year, still literature does not 'pay,' and it was only what his worshippers expected. They were proud of his poems, of his genius, of his poverty;

and yet now, by the more magic of his name, he has directed into the small community in which he was born and labored, a tide of travel that is a direct and enormous gain to his country.

So, also, the "cult of the Brontës," which is Hawthorne has taken to itself some of the mystery and the strength of the mysterious moorland on which the sisters lived and died, gives thousands of worshippers to that shrine on which their genius conferred not only immortality, but also a definite monetary value which increases year by year.

And so the living streams swell into a river, and pour their tributary waters into that ocean of accomplished work, the Poets' Corner of Westminster Abbey. These great statesmen, great divines, great poets, all that we include in the idea of great men, poetic in sculptured marble and in enduring brass; and, amongst the thousands who visit the place, very few are attracted by its architectural beauty or its artistic expression. They go to stand bareheaded amongst that vast company of the great whom England has delighted to honor. It has a value quite its own, of which dry statistics give ample proof, equal to the literary and scientific value of that tremendous roll of honor which includes all great lives, great thoughts, great heroisms.

Beyond and above the great men of literature and of art there are, of course, great men of science and practical great men, about whose monetary value there has never been any doubt, who pay directly into the Exchequer of their country money forged with their brains and stamped with the superscription of genius. The man, for instance, who

made three blades of wheat to grow where one grew before not only deserved well of his country, but paid her well. The man who affirms that in the near future he is going to prove that the old, clumsy method of farming by means of a rotation of crops is absurd and obsolete, who by a bacteriological injection into the roots of cereals will introduce nitrogen direct into the soil instead of by the system of leguminous crops, where the land lies fallow, with a waste of one year in three—that man is going to be a far-reaching commercial asset.

The thinkers of great thoughts, the writers of great books, and again the books about books, the bibliographies, the lectures, the cheap reprints, the reproductions of splendid pictures, all express the monetary value of great men, and are part of the fortune they have bequeathed to their country.

And so, to sum up, it appears that life and death—the birthplaces and the tombs of the great—form their principal asset from the commercial point of view. Great men may starve in Grub Street, or in its modern equivalent; they may struggle against disease or live in bad climates through a weary lifetime, wrestling the jealously guarded secrets of Nature from her unwilling hold; but whatever life may have meant to them, death will set things square. Great literature will become classic, and time will only increase its value.

Sometimes this does not appear to be the case. We see the apparent failure of great hopes, great powers, premature death, and obscure graves which hide the tragedies of genius; but each fleeting dream may have meant a nearer approach to an ideal that will be realized by-and-by: the indirect influence on others of some

suggestion, traced perhaps to a forgotten book that never even paid for its printing; the first impulse towards some great discovery, obscure fancies; all the trivial, unremembered, unrequited labor which helps to-

wards the finished building—these are all impulses towards the stream of accomplished work which, though it does not always pay the workers, pays such immense returns to other people.

Capturing Wild Elephants in Mysore

BY F. BANTON IN MADRAS

The writer describes the scene witnessed by the Prince and Princess of Wales in the State of Mysore during their visit to India. In the *Wilderness Magazine* a number of interesting illustrations are supplied, which give a good idea of the methods followed.

AMONG the many interesting scenes of sport and adventure witnessed by Their Royal Highnesses the Prince and Princess of Wales during their tour in India, perhaps the most entrancing of all was the capture of wild elephants in the Kakankota forests during their sojourn in the state of Mysore. His Highness the Maharajah had for months past taken the greatest interest in arranging all details for the visit, while the actual operations were entrusted to Mr. Mudtama, the chief of the Mysore Forest Department, who with the able assistance of Mr. Srinivasa Rao, Mr. Mudtama, and Oso Miah, one of Sanderson's lieutenants, was able to bring about a most successful capture of some seventy elephants, affording sport altogether different from anything Their Royal Highnesses had witnessed elsewhere in India.

Their Royal Highnesses with His Highness the Maharajah and Yuvraj and their respective suites arrived in camp at 11.30 on the morning of the 31st of January, having motored from Mysore, forty-eight miles away, in a little over two hours. The road runs for a dozen miles or

so through undulating and well-cultivated country which gives space to scrub jungle until Anthrasi is reached. Here it enters into a well-wooded tract which gradually thickens into dense forest extending for miles towards the Wynnad on the one side, and down to the Malabar coast on the other.

In the capture of the elephants a keddah is made use of. This is composed of two stockades, one the outer, which covers several acres of ground, and the other an inner and small stockade, just large enough to contain the captured herd and the "kookies" or trained elephants which are employed for the moving and subsequent tying-up operations. The large stockade is protected by a riveted V-shaped trench about 7 ft. deep and 8 ft. wide at the top, on the outside of which is constructed a palisading of stout timber stakes firmly driven into the ground, and strengthened with uprights and cross-beams securely lashed together. A narrow drive with guiding wings also composed of stakes leads from the outer to the inner stockade, which is constructed of enormously stout uprights about 12 ft. high, placed so close together that the

hand can scarcely be introduced between them. An elevated gallery runs round the enclosure for the accommodation of spectators, and is cleverly concealed from view by boughs and foliage.

The 2nd of February was the day set apart for the drive from the outer to the inner stockade. By 9 a.m. His Highness the Maharajah and his Royal guests were on the scene, and having taken up their positions on an elevated platform just outside the stockade, from which an excellent view could be obtained, the signal was given for the drive to begin; and almost immediately could be heard the distant yelling of the beaters accompanied by toot of horns and beat of tom-toms which gradually grew louder as the men advanced through the jungle. The herd came steadily on, halting at times to consider, as it were, the situation, and undecided whether to lead on or turn on the approaching line of beaters. A shrill tramping now and again would indicate that a charge had been delivered somewhere along the line, but a volley of blank cartridge accompanied by a terrific yelling generally had the effect of checking it; although on one occasion towards the end of the day a mahout very nearly lost his life. A forefence cow had charged him, and the "loomkie" he was mounted on, in order to avoid her, made a sudden swerve which caused him to lose his seat and fall to the ground. The cow immediately went for him, and although he dodged her for a time amongst the dense bamboo jungle, he was eventually overtaken and knocked down. The infuriated animal brought her knees down upon the man, and after doing as she thought her worst, kicked him into a deep

trench. By a miracle he escaped being crushed to death, having got between the animal's knees; he was, however, found to be very seriously injured. A curious sequence to this incident was the death of the cow on the following day. The excitement of the drive was apparently more than she could stand, and twenty-four hours after her capture she died.

To follow the operations it is necessary to return to the beaters, who have now advanced far into the stockade, and can be distinctly seen in the bamboo jungle before us. The herd have been steadily driven onwards, and are now partially over the line indicated by little heaps of decayed leaves and scrub, which after the last elephant had crossed would be speedily lit, making a barrier of fire through which there would be no turning back. This is the supreme moment, and every man now makes as much noise as he possibly can. The rapid discharge of firearms, the clapping of split bamboos held by the beaters, and the yelling from a thousand throats, all help to give the elephants an impetus forward which brings them up to the narrow neck leading into the inner stockade. One by one in strict Indian file they follow the leader until the whole herd have entered the kheddah. In a moment the straining cable is released, and the ponderous gate falls as a curtain on the first phase of the operations.

With the fall of the gate, a general rush was made for the roughly constructed ladders leading up to the gallery. Prince and peasant, nobodies and nobodies, in the excitement of the moment jostled one another with delightful indifference and good nature. The absence of

decorum and ceremony was a striking example of how sport levels all sorts and conditions of men, and in it their Royal Highnesses must have felt a real sense of pleasure in being able to mix freely among the motley throng assembled there. Once in the gallery, the deceptive screen of foliage and boughs was quickly brushed aside by the anxious spectators, and the sight which met their eyes was one which could not be easily forgotten. Down in the arena below them was a shifting mass of clumsy foam pushing and shoving one another indiscriminately, ever moving and shuffling round and round within the limited enclosure. Occasionally some of the larger animals asserted themselves, and by what appeared a gentle prod would bodily lift another off his legs, rolling him completely over. This was evidently meant and taken far more seriously than we supposed, for one so punished freely gave expression to his feelings by howling terrifically, and got himself off as fast as he could on regaining his legs. On one occasion, at a previous kheddah, I saw a large cow hurl its trunk round the tail of a hait-grown male, and in spite of his efforts to extricate himself, for he seemed to know what was coming, she placed it between her molars and deliberately snipped the tip off as one would the end of a cigar. This is, I believe, a common practice among wild elephants, and in almost every herd some will be found to have their tails so docked.

There were several youngsters to be seen in the enclosure, moving about in an aimless manner, showing themselves in between their elder relations, and generally getting in the way. Among the herd there were

some big cows and an exceptionally well-proportioned tusker, who was subsequently sold for a couple of thousand rupees, and whose owner now refuses to take five times as much for him.

Baffled in every attempt to find a way out of the stockade, the herd appeared to be seized with a sense of shame and humiliation at finding themselves in so helpless a position, and sought consolation in huddling together with their heads turned inwards against the palisading as if to avoid the many eyes looking down upon them from the gallery above. In the meantime the triumphant beaters were indulging in a well-earned rest and, gathered together in little groups under the friendly shade of the bamboos round about the stockade, were discussing the success of their efforts so far. After an hour or so had thus been spent, the real work of the day began. Half a dozen "loomkies" were brought up to the door of the kheddah, and everything was made ready for a start. The impounded herd having been left entirely to themselves all this while, now seemed to discern a new danger ahead, and instinctively withdrew en masse to the far end of the enclosure, facing about in the direction of the gate. At a given signal it was drawn up, and ere it could be raised to its full extent the first of the "loomkies" boldly stepped in, closely followed by five or six others. The gate was again dropped with a thud, and the third phase of the operations was immediately entered upon.

The first thing to be done was to get at the big tusker, who was immediately singled out by the mahouts. A couple of "loomkies" were cleverly worked into the herd,

and after many failures eventually backed themselves in on either side of him, while another covered any attempt of the forward movement on the part of the passenger. Thus hemmed in, the operation of securing him was the work of a few minutes; a couple of rope-tiers slipped down from the backs of the "koomkies," and with spider-like dexterity quickly worked a coil of stout rope round his heels, making him fast to an adjoining tree-stump. It was pitiable to see the huge beast, when once he realized his position, straining every muscle to get himself free again, and with every effort giving expression to his feelings in a terrific roar. After an hour or so of desperate straining at the heel ropes, and finding all efforts to get free of no avail, he resigned him-

self to his fate, and when the time came allowed himself to be removed from the kheddah without any show of trouble.

The rest of the huge animals in the herd were similarly secured, while the younger ones were lassoed. This operation was very interesting to watch, the mahouts showing great skill in the manner they worked. Time after time when a capture seemed complete, a wily youngster would with his trunk remove the noose thrown over his head, and so get his freedom again. Eventually, however, they were all secured, and one by one towed out of the stockade by the "koomkies" down to the river near by to be watered and refreshed; any disinclination to move on being quickly put right by a prod from behind.

A Rothschild Recipe for Riches

Nathan Rothschild had several principles of business success. He believed, like Andrew Carnegie, in putting your eggs in a single basket and watching the basket.

"I believe in sticking to one business," he once remarked to a friend. "If you have a brewery, stick to it, and you will soon be the greatest brewer in England. If you are a banker, do the same, and if you are broad enough in your ideas, you can get to the top of the banking business. One thing you must remember, and that is, you have got to be bold and cautious to make a fortune, and that, when you have it, it will take ten times as much wit to keep it as to make it."

Again he said: "I make it a principle never to have anything to do with an unlucky place or an unlucky man. I have seen many very clever men who have not shoes to their feet. I never act with them. Their advice sounds good, but if they cannot get on themselves how can they do good for me? Nothing breeds success like contact with success."

Hints on Dismissing Unwelcome Callers

(WORLD'S WORK)

In this brief article appear some useful hints for the busy man, who is frequently bothered by unwelcome callers. How he is to rid himself of these nuisances without the courtesy of a policeman that often confronts him, and thereby he will find some useful suggestions in the following.

GETTING rid of an unwelcome caller by sheer brusqueness is a method that has had some vogue. But with the growing appreciation of the value of courtesy in business most men now err rather on the side of giving ear to too many, rather than too few, of their callers. How these may be dismissed without offense when they have shown that their call is vain, or have stayed too long, is a problem worked out in various ways.

At a large hardware establishment in America, with many busy departments, the method is this: As a caller seats himself beside the desk, the head of the department pulls out the slide, thus interposing what is practically a counter between himself and his visitor. Lending over, he looks the caller straight in the eye and says quickly, "What can I do for you?"

The manner is that of a salesman in a store on a very busy day; the caller, impressed by the read of haste, instinctively says what he has to say in the briefest possible form. The business man juts down a memorandum, calls on a shorthand-typist to write a letter, or refers the matter to another department. Every word and every movement is decisive. Action once taken, he says "Good-bye," or shakes hands, according to the relation of the caller to him or to the business, and, snapping the slide back into place, he turns to the work on his desk. About this action there is a finality that it were idle to try to overcome.

The pulling out of that slide and the pushing it back again sets on a visitor like stroking of a bell to tell him just when his interview begins and ends.

There is a New York merchant who gets rid of his callers with similar brevity by having no chairs in his office but his own. The merchant sits; the visitor stands. When a caller arrives to whom this arrangement would be a distinct discourtesy, the merchant rises as the visitor appears and he too stands. The merchant is a busy man, and his callers have a subconscious feeling from the moment they enter that they are just about to depart. Another busy man, who receives his callers with elaborate courtesy, brings their talk to a close by rising when the call has lasted too long, reaching out to shake hands, and then leading the caller gently to the door by the elapsed hand and propelling him out with a few final words on the subject of the call and a pleasant farewell. This method is effective and it leaves no sting, but it requires art to practice it.

The head of a certain firm has an engagingly informal way of lightening a cigar, strolling over to a window, and standing there with legs apart and hands behind his back, apparently to continue the conversation at his ease. But his secretary sits just outside a glass door, and this attitude of his employer invariably brings him in with a huge handful of "important papers" that

must be attended to at once in order to catch a foreign mail." This gives the desired opportunity to usher the caller out with expressions of regret. Another busy man has the button of an electric buzzer under his desk where he can unobtrusively press it with his foot. It is an emergency signal which calls in an assistant, who apologizes for interrupting but is eager to bring up an important matter for immediate settlement, and he stands discreetly waiting while the caller makes his hasty exit. When the

visitor is safely out he returns to his desk. But he makes sure that the caller has really gone, for some horses have a way of returning suddenly to say a word they have forgotten, and unless the assistant is still there the story begins all over again.

It is manner, after all, that gets the best results. The system in use in the hardware establishment mentioned above might be imitated elsewhere to advantage. It not only saves the time of the business man; it also saves the time of the caller.

Importance of Promptness

Said a successful business man the other day: "Do you want to know why I increased my business every year and my friend across the way is glad to make ends meet? I'll explain in a nutshell. I'm prompt and he isn't. I'm down at this desk before my manager comes to consult me."

"I never start a day's work without planning, and the only way to plan is to begin promptly. I've been in our friend's office many a time and what do I find there? He's usually hunting for something among the rubbish in his desk, where there are bushels of letters and papers piled up."

"Yet he is always hurrying, pushing and driving his employees, telling them that everything is behind and urging them to get through with more work. Everything is in confusion, and why? Just because the man at the helm delays, he is not prompt. I'm always calm and cool. It does not matter how hard business is pressing, because I give myself time to find out what I've got to do, and then I go ahead and do it."

Brawn and Character

BY ARTHUR STANWOOD PIER IN ATLANTIC MONTHLY

This is the concluding portion of an article on the subject of physical strength in the boy and in the man, and its relation to character and achievement. The writer points out how bodily strength is apt to be an impediment to life because its possessor is usually more intent on securing his power than on accomplishing a purpose.

THE competitive instinct is the strongest of all the instincts of a healthy boy. He wishes to test himself in relation to the other boys of his acquaintance; he must be forever pitting his strength and daring and endurance against theirs. This keenness to strive and to excel is the starting point for all useful masculine development; but it is a stage in development that must be outgrown. If it continues the ruling passion after manhood, it is to the man's detriment. For when the boy grows into the man, it is time that he should have erected in his mind his own standard and that henceforth he should measure himself in comparison with that alone, and not with the stature of other men. One need never outgrow the sense of satisfaction in getting the better of a difficulty; but the mere sighting of a difficulty on the horizon influences none but them settled and drifting with the desire for conquest.

It is soaring into Utopian realms to assert that one should never have a sense of satisfaction in getting the better of another man; but it is no absurdly lofty or impractical notion that he who finds in such achievement a sufficient end and cause for labor may strive to no purpose, even though his days are full of contest and victory. At the risk of seeming to hold a narrowly ascetic doctrine, I would make that common phrase, "the game of life." In its suggestion of emulation, lighthearted or grim according as one's game is ten-

nis or football, it is misleading. All of us have our human adversaries who are to be thwarted; their defeat, however, is an incident, not our chief concern. Our affair is the discharge of the duties wherewith our involuntary entrance into life has hardened us, and the fulfillment of that purpose to which each of us in his imagination is kindled; and so far as we are animated only by the competitive spirit of the game we miss the point of living. Our legitimate pleasure in overcoming need be none the less because it is subordinated to the pleasure of achieving or creating. Our fiery zeal for conquest need not be extinguished simply because it is held under a more grave constraint.

The insatiable appetite for competition begets in a man a corroding egotism. In the pitiful desire to display one's self at the expense of others, to win the plaudits and the prize, one grows impatient of all but the showy hours. From the repeated excursions to match one's strength gallantly in contest, one returns with reluctance to the interludes of obscurity in which most of the genuine and permanently productive work is done. The further testing and demonstrating of one's powers before an audience becomes a more imperative desire; the impulse to perform patient creative labor languishes.

Those who have come victorious through the competitions of youth will naturally be those most ardent to pursue life as a game, for in the

conduct of a game they are accustomed to success. And in them egotism will most dangerously thrive. It will not be morbid and introspective, like that of the invalid; it will not be so paralyzing to the energies; but it will lead to misdirected and scattered effort. It will be egotism of the sort that urges a man to compete with others in excesses, to earn a reputation for his ability to outstay his comrades in a caualon, and be fit and ready for work at the usual hour the next morning. He will become the egotist who squanders himself in unessential seeking and arrogant assertion, who seizes the office and ignores the duty, who is the landlord in business and the pillar in the church.

It would not be fair to predicate of all such egotists an athletic and victorious boyhood, any more than to doom all athletes to so degenerate a fate. At the same time the descent of the hero is easy,—especially of the premature and precocious hero. Temptation breeds him insidiously, for the egotism of the youth who by reason of his physical powers looks it over his fellows is by no means an unattractive quality and subject to rebuke. It is very different from that into which it may lure him in later years. There are indeed few traits more charming than the unspoiled egotism of the athlete; and here there need be no reservations,—the professional athlete of mature years may be inclined as well as the yellow amateur boy.

By comparison, the egotism of the artist or the poet, which is commonly accepted as the most monstrous, is but a shrinking modesty. The poet or the artist is quite objective in valuing himself; it is indeed himself only as a creator that compels

his admiration and reverence. But the subjection of the athlete to his own person is absolute; he admires and reverences himself as a creature! The ease with which he considers his diet, the attentiveness with which he grooms his body, the absorbed interest that he gives to all details of breathing and sleeping and exercising are, in comparison with his thoughtlessness about all that lies beyond, touching and ludicrous; the very simplicity of him in his egotized self-study wins the smiling observer. And if he is a good-hearted boy or man, as one so healthy and so single-minded usually is, and is responsive to the admiration of others as well as of himself, he confers much happiness.

No doubt innumerable more persons would choose to grasp the hand of John L. Sullivan than that of George Meredith; and the day of this opportunity would be to them a memorable one and innocently bright with bliss.

As an illustration of the pleasing and simple egotism of the athlete, I would quote from a newspaper account of a friendly visit once paid by a famous pugilist to the most famous of all pugilists in our generation, Robert Fitzsimmons. He had been informed that John L. Sullivan was ill; whereupon he donned "a neat fitting frock coat and a glittering tall hat," and drove in a carriage to see him. He found him in bed; "the once mighty gladiator had lost all of his old-time vim and vigor."

"The two great athletes were visibly affected. Sullivan raised himself on his elbow and looked steadily at Fitz for some few seconds. 'How are you, John?' said Fitz when the big fellow showed signs of relaxing his vice-like grip."

John was depressed. "It's Baden Springs, Hot Springs, or some other sulphur bath for me. I never did believe much in medicine. This world is all a 'con'" any way. Why, they talk about religion and heaven and hell. What do they know about heaven and hell? I think when a guy croaks he just dies and that's all there is to it, them. They bury some of them, but they won't plant me. When I go, the big fellow faltered, 'they'll burn me. Notlin' left but your ashes, and each of your friends can have some of you to remember you by. Let them burn you up when you're all in. It's the proper thing."

Fitzsimmons dissented from this view, and in his warm-hearted, optimistic way set about cheering up his dejected friend. He recalled their exploits and triumphs in the prize ring; and Sullivan was soon in a happier frame of mind. Oddly enough, in this friendly call upon a sick man, Fitzsimmons was accompanied by a newspaper reporter and a photographer,—one of those chance concurrences which enrich the world. "Sullivan noticed the camera which the photographer carried and asked what it was for." Unconscious and unworldly old man! "He was told that the newspaper hoped to get a photograph of him and Fitz as they met, but that as he was a bed of course such a thing was impossible."

"Impossible! No, I guess not, my boy. If there's any people I like to oblige, it's the newspaper fellows. They will do more good for a man than all the preachers in creation."

Fitzsimmons acquiesced. "And then the great John L. lifted himself to a sitting position and put his legs outside the bed."

"That was the most pathetic incident of the visit. With fatherly care Bob Fitzsimmons placed his great right arm behind Sullivan's broad back and held him comfortably while the latter arranged himself. When everything was apparently ready, Fitz glanced down and noticed that a part of Sullivan's legs were uncovered, and the picture-taking operation had to be postponed until the sympathetic Fitz had wrapped him carefully in the clothes. It was touching."

Of course it was. And if the ingenuous description fails to bring appropriate tears to the reader's eyes, it must at least reveal to him the simple charm of an egotism to which a reporter brings a more seducing message than a preacher, and a restorative photographer a more healing medicine than a physician. But transplant that egotism; let it inhabit the soul of a clergyman, and where would be its simple charm?

In *Fiducia*, a volume belonging to the last century, there is a chapter entitled, "Patriotic and Human Characteristics of The Beating Fraternity." It is, no doubt, a tribute well deserved. "To the credit of the professions of healing they were never 'backward in coming forward' to aid the work of charity, or to answer those appeals to public sympathy which the ravages of war, the visitations of Providence, the distresses of trade and commerce, or the afflictions of private calamity frequently excited." Among the objects of their generous assistance are mentioned "the starving Irish, the British prisoners in France, the Portuguese unfortunate, the suffering families of the heroes who had fallen and bled on the plains of Waterloo, the famishing weavers.

The generous spirit which warmed the heart of a true British boxer shone forth with its sterling brilliancy; all selfishness was set aside; and no sooner was the standard of charity unfurled than every man who could wield a fist, from the oldest veteran to the youngest practitioner, rushed forward, anxious and ardent to evince the feelings of his soul and to lend his hand in the work of benevolence."

The reader of such a panegyric may indulge a brief regret that they who in youth devote themselves with success to athletics ever turn their attention to other matters. Only by continuing in that simple and healthful occupation may they preserve unimpaired the special charm which clings to heroes, the special egotism which is without offense. The President of our country is favorably known under an informal appellation; but even the most genial employment of that name diffuses no such affectionate intimacy and regard as are embraced in the variety of pet terms for a champion,—whether he is "old John," "John L.," and "Sully," or "Beh," and "Fiz." And had these champions

taken into any other pursuit the characteristics which have endeared them to the world,—the same child-like and blinding egotism, the same sterile spirit of competition,—how little human kindness and popularity would they have enjoyed!

It gratifies some of us to be pessimistic about heroes. The theory pleases us that to be conspicuously strong in youth is to be exposed to a temptation which lesser boys are spared—a temptation to go through life competing instead of achieving. It is true that some of this competition will result in achievement; it is true that achievement never results except from competition; but it is not debatable that he will go farthest and achieve most whose eye is upon the work alone, who rejoices in the contest only as an incident of work, not as a matter memorable in itself. Only in that spirit does one come through undismayed, eager to press on, indifferent to the complacent backward look. Those men of brawn and sinew at whom we gazed spellbound in our earlier years—perhaps it is harder for them to attain to this spirit than it was for Stevenson.

There is no disgrace in unpreventable poverty. The disgrace is in not doing our level best to better our condition.

Two Cooks

BY RICHARD DARE IN THE GRAND MAGAZINE

An amusing tale describing how two men cooked a luncheon which neither of them is likely to forget in his dying day

"IT'S a nice morning," I said, looking over the garden wall. During June, July, August, and part of September Angus Mackenzie and his wife inhabit a small house about a mile below the lock. As he happens to have married Maisie, the second of my wife's sisters, Mackenzie and I see a good deal of each other in the summer time.

"Hallo!" he replied, looking up from his labors.

He was digging in what appeared to be a potato-bed.

"Where's Maisie! I've got a message for her from Mildred."

"She's gone to London by the nine forty-six, with the nurse and the baby. My mother wanted to see the baby, and Maisie wanted to see a new housemaid. The girl we had left suddenly yesterday."

"Maisie seems to be rather unlucky with her servants."

Mackenzie shook his head.

"Very unlucky, indeed. This is the fourth in three months. We do what we can to amuse them, but they seem to find the country dull." He filled his pipe gloomily.

"Can you give me some lunch, if I stay to cheer you?"

"Certainly, old fellow, if you don't mind picnicking. I'm without a cook this morning."

"What! Is the cook ill too?"

"No, but about ten o'clock a message came that her brother's wife's youngest child had fallen into the river at Sonning. So she asked me if she could go over to see it. She said she was its godmother, and there

was plenty of cold meat in the pantry."

"Tell me," said I, "how old is this cook of yours?"

"She's forty-six. I know because she had a holiday for her birthday last week."

"I was sure of it," I observed, in a tone of compassion. "A cook's forty-sixth birthday is the beginning of the end."

Mackenzie began to look anxious. "Perhaps I ought not to have let her go."

"My dear fellow, it makes no difference. No power on earth can check the downward career of a really determined cook!"

"Won't you come indoors?" said Mackenzie, hurriedly. "I'll make you comfortable with a book, while I—"

"While you dig the potatoes for lunch!" I exclaimed. "Never! My dear man, I have an idea: let us cook ourselves a hot luncheon."

"What?"

"It's the easiest thing in the world. But first we must go and see what you've got."

He led the way indoors with an air of misgiving, and we proceeded to the larder.

It was a curious larder, quite unlike any of which I had ever read. There were a great many things in it, on plates, and in pots, and beneath little wire covers; but they were nearly all unfamiliar. At length, however, we came across an object which I recognized at once. A ham is always a ham. I produced it with a fork.

"A nice joint," I observed carelessly.

Mackenzie regarded me with an admiration which inspired confidence.

A little further on a mass of flesh on a white dish arrested the eye. With a fleeting reminiscence of some one called Mrs. Weston, I made a bold plunge.

"We will roast that topside of beef."

Mackenzie approached it gingerly.

"What did you say it was?" he asked in a puzzled voice, taking up a small ticket lying beside it which had escaped my notice.

"A sirloin of pork," I answered calmly.

"How very odd! This ticket is labelled 'eight pounds of veal.'"

I put my hand on his shoulder.

"Mackenzie," said I, "you have my deepest sympathy. One expects servants to give trouble. But a butcher who plays practical jokes is beyond the pale."

"What do you mean?"

"I mean that this man has wantonly deceived you. He has put a veal label on a joint of pork."

"He didn't look like that kind of person when I saw him," said Mackenzie, doubtfully.

"I daresay not. I daresay he looks like a churchwarden. In fact, he probably is a churchwarden. But anyone knows pork. It's impossible to mistake it. The next thing is to cook it. Have you any flour?"

After a short search we discovered some in a small tin with holes in the lid. I took a large pan from the corner, and gave it a liberal sprinkling.

"To prevent the bottom from burning," I explained, in answer to Mackenzie's look of wonder. "Now

take the pork firmly in both hands and place it in the pan."

He obeyed, and under my directions imprisoned the joint in the oven. Luckily we found a good fire burning.

"How long will it take to cook?" asked Mackenzie.

"About three hours and twenty minutes."

He took out his watch.

"It's just eleven now," he observed thoughtfully. "We shall be rather late with lunch. Maisie and I had a very early breakfast this morning."

"You'll enjoy it all the more when you get it," I answered. My wife and I had finished breakfast at ten. "In the meantime we have nothing to do for the next three hours and a half except to enjoy life. At a quarter to two I shall make a sweet omelette."

"I never knew you were a chef!" exclaimed Mackenzie.

"My dear man, an omelette is simplicity itself. All you want is eggs."

"I think—yes—I'm quite sure I heard Maisie say this morning there were no eggs in the house."

"You have some hens though, haven't you?"

"Yes, but they are all out in the field at the back. Besides, you can't ask a hen to lay an egg."

"In all probability," I agreed, "it would be quite useless. But there are other ways. One is to drive a hen into a coop and leave it in solitude for awhile without food."

After a time, having nothing to preoccupy its thoughts, it will lay an egg out of sheer ennui."

"Then we'd better go and shut them up at once. There are six coops somewhere, and about twenty hens."

We arranged the coops in a row at the bottom of the garden, and proceeded to set about getting our hens in. Since that morning I have regarded the hen in a new light, with something indeed akin to a sense of awe. I discovered that her agility and resource are such that it is practically impossible to coerce her against her will, while persuasion is of little use. At the end of an hour we had succeeded in enclosing two of them, and I am free to confess that both captures were in the nature of pure flukes.

"Don't you think two are enough?" asked Mackenzie, wearily.

"It will be a small omelette," I answered, "but I suppose we shall have to make them do."

We left our captives and went into the kitchen, where Mackenzie discovered some refreshment in the shape of a case of bottled ale. There was an unpleasant savour of roasting flesh in the kitchen.

"Something's burning!" exclaimed Mackenzie, and he wanted to look inside the oven to see how our joint was getting on. But I dissuaded him, reminding him that a watched pot never boils. It then occurred to me that we ought to peel some potatoes. Potatoes are admittedly curious things, but Mackenzie's seemed to be entirely composed of coarsers. When peeled conscientiously their size was so insignificant that though we operated on fifty-six of them between us, there was at the end of three-quarters of an hour but little to show for our labors.

"I wonder if these hens have laid yet," I said at length, putting down my knife. "They've had a clear fifty minutes."

We placed the potatoes in a saucepan of water on the top of the stove,

and went out to investigate. My policy was justified. The hens both looked extremely bored, but each of them had laid an egg—nay, more, one of them actually appeared to have laid two.

"Great Scott!" said Mackenzie. "I've seen double-yoked eggs, but this is the first time I ever heard of a hen laying twins!"

Near to this day has the mystery been unravelled.

We released our captives, and bore our prey indoors, Mackenzie sniffing.

"Something must have happened to that meat."

"Pork always smells like that when it's roasting," I explained. "We mustn't interfere. Is there a frying-pan anywhere about?"

After a short search we discovered one, and I broke the eggs, beat them up together, and poured them in. Next I added three dessert-spoonfuls of powdered white sugar, the juice of a lemon which happened to be on the dresser and a dash of brandy, stirred the mixture, and then placed the frying-pan near the potatoes. By this time the pork was becoming so insufferable that we decided to leave the kitchen for awhile. It was obviously superfluous to stay and watch the things cooking. It was now nearly two o'clock.

I went for a short stroll down the road, but Mackenzie, who complained of a feeling of weakness, decided to remain in a deckchair in the garden.

A couple of hundred yards from the cottage I encountered Maisie. She was driving herself in a small pony-cart; obviously she had left the nurse and baby with Mackenzie's mother in town. On seeing me she pulled up.

"I'm nearly dead bent," she ex-

claimed. "These servants' registries are so trying! Won't you come back and lunch with us? I'm afraid I'm rather late. I do hope cook isn't cross."

"That depends probably on whether they've succeeded or not in reviving her brother's wife's youngest child," I said.

"Has it fallen ill again?" Maisie asked wearily.

I explained.

"Then there will be no lunch," she said, with a gesture of despair.

"On the contrary," I assured her, "you will find an excellent luncheon awaiting you on your return."

"Has Angus discovered a cook?"

"He has cooked himself."

"What!"

"Angus is quite a good plain cook. He seems to understand a joint well. I left him making a sweet omelette."

"Dear me! I had no idea he could do such things. You must come back and help us eat it."

I took out my watch.

"It is very good of you, but I have to meet Bob at three, and I see it is past two now, so I shan't have time. In fact, I think I ought to be getting on at once."

"Well, if you must, you must," she said, with a smile.

"By the way, Mildred asked me to tell you that she can't go to town next Saturday; she hopes it won't make any difference; we've got some people coming unexpectedly."

"What a nuisance! Well, goodbye!"

"Good-bye," I said, and walked off down the road, while Maisie drove her pony towards the cottage.

Somehow I had an inkling that

all was not well with the joint; and, after all, who was I to interfere between man and wife? I contented myself with some bread-and-cheese at the nearest inn.

When next I saw Mackenzie I was at once confirmed in a suspicion which I had for some time entertained in regard to him. His sense of humor is contemptible.

"What did you mean," he exclaimed, angrily, "by palming off your beastly conjuring tricks on me? Maisie was in an awful way about it."

"Who put the pork in the oven?" I answered, not without dignity.

"I did, but it was under your directions. Besides, it wasn't pork. It was veal all the time."

"I knew it was," I said.

"But you swore it was pork."

"I haven't sworn for years," I answered.

"And you wouldn't let me open the oven to look at it."

"If you really wanted to look at it, why didn't you? Man is a free agent! All I know is, cooks don't, as a rule, keep worrying the things they're cooking."

"I don't believe you know anything about cooks. Why, the meat had slipped off the dish, and was lying on the bottom of the oven. When we fished it out, it was ainder—and the atmosphere of the kitchen was indescribable."

"You big men are so clumsy," I said. "Why didn't you put it in more carefully?"

For a moment I thought he would strike me to the floor; but with an effort he refrained, and sank into a chair. I poured out a liberal dose of whisky and soda, and offered it to him.

"Have a drink," I murmured, soothingly.

He glared at me speechless. But in moments of the deepest emotion Mackenzie is a Scotsman still. With a groan he stretched out his hand for the tumbler. I pushed the cigar box towards him.

After a few minutes, when he had grown calmer, I asked him in a low voice what had become of the eggs.

"I don't know," he answered.

"When we looked in the frying-

pan, all we found was a small piece of brown leather."

We sat in silence for a little while. Then Mackenzie spoke again.

"I shouldn't have minded so much, only you told Maisie I had done it all."

"Well," I replied, with a smile, "I've no doubt you told her exactly the same thing about me."

"Of course I did. It was you."

"Then we're quits!" I said.

But it was at least a fortnight before Maisie forgave me.

Pleasure in Small Quantities

Half the joy of life comes from getting the good out of things as we go along. Some of us are always putting off our enjoyments. After awhile we expect to take a rest, see a friend, or read a book. But after awhile never comes. The good time we are looking forward to lies as far ahead as ever. All life is spent in meaning to overtake and enjoy it. Meanwhile we toil, struggle and grow old, passing by with an unseeing eye the happiness we might get out of every day.

Yes, every sordid, commonplace day has its wealth of enjoyment for us, if we only took the trouble to get it out.

There are dozens of simple pleasures which we might enjoy. Ten minutes every day with a fascinating book, fifteen minutes of bright, intelligent conversation with the home folks on some other subject than the sordid details of making ends meet; a few minutes in an art gallery, just to look at one good picture—these are some of the little everyday happinesses we might take, and don't, not because we are too poor, but because we haven't thought them worth while. We are too busy aiming at some big, expensive pleasure in the future.

Make up your mind, then, that the big pleasure will always elude you. We shall never enjoy life until we learn to enjoy the little happiness of every commonplace day as we go along.—Christian Age

Cattle Raising in The Argentine

BY J. A. GAIDYNE IN FEARSON'S MAGAZINE

The greatest cattle farms in the world are to be found in Argentina. The writer observes the extent to which stock-raising is carried on and adds a few of the salient features of the rancher's life.

THE cattle of the vast Argentine pampas have superstitious and fairy tales of their own. For no reason discoverable to the human mind, they will stampede without a moment's warning, and woe to the ranchman who is not well horsed! One idea firmly rooted in the Argentine bullock's mind is that a man on horseback forms a wonderful composite animal which is above his own level in heaviness; but let a newcomer venture near a herd on foot, and the animals will immediately approach him with apparent curiosity until they get within 100 yards, when they will rub him, and if he is not near a wire fence or his own trusty steed, he will have no chance of escape.

Apart from this little idiosyncrasy, the animals are tame enough, and the well-mounted gaucho rides in and out among the biggest herds with no more sense of danger than pedestrians passing each other in Cornwall.

One sees on the ranches splendid Shorthorns, Herefords, and Aberdeen Angus cattle, the progeny of British prize-winning stock; for since the true value of the River Plate as an ideal cattle-rearing district has been appreciated, thousands of pedigree animals and prize-winners have been shipped there every year; in fact the Argentine is now the British breeder's best customer.

The River Plate is undoubtedly the finest country in the world for cattle raising. Artificial feeding is

unnecessary, as the pasturage is luxuriant. It is the land of fresh air and fresh water unlimited, and tuberculosis is unknown. So careful are the government to keep out this disease, that all pedigree stock shipped from Europe is submitted to the tuberculin test, after enduring forty days' quarantine on arrival, and any animal that fails to pass it is slaughtered without hesitation. There is no money; the interests of the country's industry are supreme.

One can realize the vastness of these interests from the fact that the Argentine and Uruguay together support 33,000,000 head of horned cattle and 116,000,000 sheep. These are the figures for 1904, and in the same year the live stock population of the United Kingdom was 11,600,000 cattle and 29,100,000 sheep.

The cattle farms extend over an enormous district, the northernmost one being 1,500 miles distant from the most southerly farm. They cover an area of over one million acres and support a population of over 200,000 oxen and cows, descended, as will be seen, from some of the finest British pedigree stock.

The life is the antithesis of that led in the crowded towns of this country. All is freedom and fitness, and it has been truly said that even beggars ride on horseback. Meat is cheaper than our bread, and vast fortunes have been made through the recent enormous rise in the value of land. The days of the cattle farmer and his staff are days of hard work, and recreation is pro-

portionately prized. Many of the farms have their own polo teams, and nothing is more characteristic than to see the young Britishers enjoying a hard game against their neighbors, while another feature of the life is the eagerness with which the dancing season is looked forward to.

I should like to have taken my readers over the model Lemas and Oxo factories where 2,000 head of cattle are utilized in a single day. As one might expect, the veterinary safeguards are in advance of those exercised in this country, while experts control each step in the long process of manufacture; in fact, these factories exhibit the most interesting example of applied science it is possible to see.

Perfection is the keynote to which every step in the process of manufacture is attuned.

When the beasts are killed the meat is cut from the bones and hung in the great cooling halls until absolutely cold. Thence it passes to chopping machines, the knives of which are quite inaccessible to the man in charge of the machine. From the chopping machine the meat passes to a mincer, after which it is mixed in porcelain vessels with an equal quantity of filtered water, and heated to a temperature rather below boiling point, while the mixture is kept constantly stirred in order to extract the juices. This process completed, the liquid is drawn off and allowed to settle until the fat has all risen and been skimmed from the surface. Again and again the heating and refining is repeated with many scientific and complicated variations, which it would be impossible to describe here, until, from the final ordeal, it emerges the rich,

clear liquid known to the world of commerce as Lemas.

No less care is observed in the manufacture of Oxo, which consists of a mixture of meat extract and fibrine. The latter is a preparation from the flesh of specially selected animals, and it takes several pounds of the very best lean beef to produce one of fibrine. The factories and farms are a splendid instance of British expansion beyond the seas, and ladies especially would be interested in the cleanliness which prevails—an ideal cleanliness which it is seldom possible to attain in a private kitchen.

The daily routine, however, is not entirely composed of the serious business of life. Beef, although good enough in its way, becomes monotonous, and some variety of fare must be provided, which is not a difficult matter in a land teeming with game, as does the Argentine.

The enviable and easy duty of filling the larder often falls to the tenderfoot straight from home, and he renews acquaintance with his old autumn friend, the partridge, among the tough virgin grass of a 5,000 acre paddock. These Argentine partridges differ slightly from ours, however, in that they never rise in coveys, but get up singly and at closer range. They are so plentiful that twenty-five brace in the course of a day form but a moderate bag.

With the partridge is the martinetta, a soft-feathered, strong-flighted bird almost as large as a pheasant, and also very plentiful; while hares abound in such profusion that, although much shyer than at home, 800 have been shot in a single day by half-a-dozen guns.

Perhaps the best sport of all is obtained during the evening flight of the wildfowl in the lagunas, or

shallow lakes which are scattered over the plains. Owing to the swampiness of the banks and the serenity of the cover, it is very difficult to get near the lake without alarming some of its timid frequenters, and at the first alarm the ducks rise in thousands from the sedges, giving an opportunity for some very pretty shooting in the uncertain light. Every advantage must be taken of the following ten minutes, for the birds are wary, especially towards the end of the season; and the great Argentine porcupine and the black-headed gulls persistently mob the intruders and betray their whereabouts to the quarry.

The black-necked swan is also a frequenter of the lagunas, and the "hook-beak" of geese mingles with the cries of the smaller waterfowl

and the incessant croaking of the frogs.

With such sport as this to be had for the asking (and even a gun license is unnecessary in Argentina), with polo and other outdoor pursuits in the summer, and dances and dinners galore in the winter, the life on the farms does not seem to me to be altogether devoid of pleasure. The man who finds the roar of Piccadilly and a dozen daily papers indispensable to his comforts had better think twice before he attempts life on an estancia; but the man who approaches his work in the right spirit, with pluck and independence, and a determination to get the best out of it, will find no lack of interest, and if he feels the need of town life, Buenos Ayres, the Paris of the South, is not so far away.

Happiness

Neither wealth nor fame, nor prominent position, nor all that the world can bestow have the faintest power to give happiness.

And, conversely, neither has the absence of all these the faintest power to withhold it; for that true and abiding and only possible success that insures happiness is the success of character and of spiritual achievement.

Possessions have no conceivable relation to happiness, for happiness lies solely in response, and in sympathetic companionship; in the realm of the affections and the sympathies; in love, in sacrifice, in all sweet and tender and holy relations, and without these, all that the universe holds is powerless to afford happiness, and with these, all that it holds is powerless to destroy it.

One owes to the world his best efforts, his achievements which contribute to the benefit of humanity: but his personal success and happiness are not conditional upon these.

They belong to the purely spiritual realm. They are of that order of the immortal life which the world cannot give, neither can it take away.

The Problem of The Unemployed

BY HENRY SAWYER IN THE EMPIRE REVIEW

So much is heard to-day about the large number of the unemployed in England's great business centres that an article on this subject, the extent for that state of affairs and suggesting remedies for the same, should prove very interesting.

FIFTY years spent in very close contact with working folk, to a thinking man must necessarily leave some useful impressions, and one conclusion I have arrived at is, that money and effort expended on the unfortunate unemployed, after the age of forty-five, is useless in any other way than providing something nearly akin to the work-house, without its degradation. I call to mind, however, a notable exception. Many years ago a young lad in my district was always getting into trouble. There was nothing wrong in the boy, but he seemed to chafe against discipline and longed for a freer life. A friend of mine who was returning to Canada undertook to give the boy a start on the other side, so I persuaded him to go. Some years afterwards he wrote begging me to send his sister out to him, as he had bought ground, built himself a house, and kept his own horses for agricultural purposes. On hearing this, I suggested he should have his father out too, for the man was very badly off, earning only 2s. 6d. a week and an occasional meal. He was also approaching sixty years of age, and very feeble. The son at once consented to the necessary arrangements being made, and both father and sister sailed to join the young farmer. Great was my astonishment to hear very soon afterwards that the father was getting 28 a month, which continued until his death, the demise of the old man being recorded in a long paragraph in the local

Canadian paper. Had he remained in this country he would inevitably have ended his days in the work-house.

However, to return to my conclusion, which means that the hope of doing useful work in the way of employment or emigration lies among the young of our teeming population, and indeed the best field for work is among the children—for employment at home they should be selected immediately they have passed the standard of age or efficiency in the school. And here comes in the need of much care and discrimination, and, of course, of organization—all boys and girls are not adapted for the same employment; some are qualified by nature for out-door work. Some show special talent for mechanical work, and so on. This is equally the case with girls. It has come under my observation that the time which usually elapses between the child leaving school and entering regular employment is the most dangerous period of its life; in many cases the parents take small interest or trouble in seeking employment for their children, and are content to have them at home doing odd jobs, running errands, not always improving errands, and leaving the child's future to chance.

We are aware of the kind of material wanted in Canada; why cannot we manufacture it here, for our own good, and for that of the Empire at large? It is, of course, a question whether it would not be

still better to send the children to Canada at an earlier age, in the case of orphaned and deserted children educated and eased for by the Board of Guardians. Certainly it would be a great advantage to the children themselves as well as to the ratepayers if the Government were to appoint an authority to make provision for the reception of these children in Canada, where they could receive an education to fit them for colonial life. But in the case of children who are properly cared for by their parents here, it seems only right that they should remain at our schools until they have passed the required standard; and afterwards, with the consent and aid of their parents, be trained in industries suited to their capacities. Much may be and has been done by the County Councils in providing evening classes, but this does not go far enough, and I am certain that, if the Government of this country would, at least, provide training-schools for agricultural and mechanical work, we should thin the ranks of the wretches in our streets.

Take the ordinary case of even a well-disposed, and steady boy on leaving school; there is very little difficulty in finding employment while he is quite young, at a low wage, in some shop, grocer, green-grocer, or shoemaker, where he is required to take out parents, and do things of various kinds, but when he reaches the age of sixteen or seventeen, he asks for more money, and is then told he is getting too big for his work and is discharged, another small boy being taken on. Meanwhile he has learned no trade or industry; in the summer he can probably obtain work in a market-garden, or on golf links, but at the approach of winter he is again dis-

charged, and can only get on through the winter by living on his parents, with casual work from time to time. If he has chest measurement enough, which is seldom the case, he possibly enlists in the army; and this is the very best thing he can do in the circumstances.

There are many phases of the unemployed problem not immediately apparent. Perhaps the most serious is the demoralising effect on the workers themselves.

In the case of casual work it is quite in the ordinary course of things for the man to go to his work about nine o'clock in the morning. Daily I meet a number of young men from seventeen to twenty turning out, after breakfast, smoking cigarettes, with their hands in their pockets, on their way to the golf links; in the same district may be seen a gang of men in the market garden working steadily, who are nearly all Belgians or Danes, or any other nationality than English. It is not generally known what a large number of foreigners are employed in the market gardens around London; they know how to work, which many of our poor do not, because they have never had any training. A few years ago I asked a neighbor if he could give employment to a young man in whom I was interested, and who did understand garden work; his reply was: most of my hands are just returning to France for the winter, they have earned enough this year to keep them till next season, when they will return to work again. From many conversations with employers on the subject it seems that these men are always to be depended upon. I suppose the fact of their enterprise in seeking work in another country is a proof of their

earnestness, but it is very sad to think of our people being out of employment while there are thousands of foreigners taking their places. Happily I can point to many lads who are working steadily and learning the business of their particular calling, but they are not the majority among the poor.

"Back to the land" sounds well, but what does it mean to those who have spent the best of their lives in the city slums. What can they do when they get there? They may on a labor colony do some useful work; and the very best way of helping an able-bodied man is to give him some work, but as a class, to make homes of their own in the country, the prospect is too discouraging. There are many small holders doing well in the country, but they are all well-acquainted with their work; they get up early, and late take rest, and eat the bread of carefulness, and even then, financially, they are not better off than the man who can regularly earn 25s. in the city. Morally they have many advantages; healthy surroundings, plenty of exercise in the open air, some employment for their children out of school hours or in their holidays, the early training of their children in the respect of their parents and of themselves; and the lad or girl coming from such a home as this is likely to become a useful member of the community. I am afraid, however, that the day for small holdings is past in this country, except in the immediate neighborhood of

good markets and on exceptionally good land. Foreign produce comes so cheaply and plentifully that only low prices can be obtained.

My late brother some years ago let out the land attached to his vicarage in Bedfordshire on allotments with the view of keeping the people in the country. The number of allotments was 65, the rent being from 25s. to 45s. an acre, and the quantity varying from a quarter of an acre to five acres, the rent of the cottages being from 15s to 16 per annum. In 1881 the population of the parish was 670; at the census of 1901 it was 440, so the experiment in this case failed to keep the people in the country.

While writing I read that an experiment is to be tried on land in Essex. I much hope it may be successful, and I shall watch with interest the career of the small holders, but the man who has £100 capital is not the man who is becoming demoralized by want of work, and for whom we are anxious to find a remedy. It is the man without any capital whose daily toil alone provides him and his wife and family with the necessities of life that we want to see in full employment, and no matter how healthy and strong the man may be or what his experience as a laborer, whether on a farm or as a navvy, it seems impossible to find him work in this country. Everything seems to point to emigration. Surely, then, it is wise to train our youth in this direction.

The Financial Supremacy of London

BY MR. J. HERBERT TRITTON IN THE NEW YORK TIMES

But J. Herbert Tritton substantiates London's claim as the world's centre of finance. At the same time he shows that New York will in the near future be a very strong rival.

THE growth of the United States of America, decade by decade, in population, in trade, external and internal, and in accumulated wealth, is a continual marvel; while it compels the acknowledgment that it is destined to be continuously greater in the future. No wonder then that the question arises: Is New York now or will it ever be the financial centre of the world? The question is not one which is of academic interest only, nor is it one which is asked in New York alone. On the European coasts of the Atlantic and on the American coasts of the Pacific the interest in this question is keen to-day, and likely to be keener in the future.

There can be no doubt that London has been the financial centre of the world since Venice and later Amsterdam successively lost that proud position, and that she holds it rather by force of circumstances than by either good fortune or good management.

Her supremacy does not to my mind seem as yet seriously threatened, though Paris, Berlin, and New York have each made great strides of late years in the international race.

I postulate the following reasons for her position, and I predict that when they are found united in any other centre, whether in the Old World or in the New, London will have to bow and confess herself beaten.

1. To be a financial centre of the

world it is necessary that a city should be the unquestioned financial centre of its own country.

2. That its own country should sell to all nations, should lend to all nations, and should buy from all nations.

3. That it should have large accumulated resources seeking world-wide outlets.

4. That it should have a mercantile marine as large as, or larger than, the aggregate of any other two or three countries combined.

5. That its sons should be able to hive off to distant shores retaining their citizenship, and be proud to administer and govern dependencies and colonies, not as separate units, but as parts of a great whole.

6. That cost of production and consequent power to export not be enhanced by unnecessary legislation.

7. Last, but not least, that a well grounded confidence exist throughout the world that her coin of the realm—that in which values are computed—her money of accounts, be a definite and unchanging weight of gold, and that there be a certainty that all holders of documents whereby is assigned to them at a given date such and such a value expressed in that money of account, shall be able, without let or hindrance, to obtain, if they desire, the equivalent weight in gold of the prescribed fineness at the moment when they are entitled to claim it. A treatise might be written on each of these propositions, but it

subtles now to inquire how far in the case of New York these conditions are fulfilled.

1. It may be presumptuous is one who has not recently visited the United States to ask whether New York is really the financial centre of the country. Apart from stock exchange transactions, I am under the impression that Chicago might put in a claim, but I readily admit that I do not believe it could be substantiated.

2. The United States is, from its geographical range and climatic conditions, so self-contained, and its magnificent resources demand such a vast capital for their development that the incentive to foreign trade is not nearly so strong with her as with us.

3. If we except from the mercantile marine tonnage of the United States that employed on the rivers and the Great Lakes, her sea-going tonnage is, save in the North Atlantic trade, quite insignificant. The example of France is not encouraging to the advocates of bounties either in tonnage or mileage.

Great Britain and her dependencies own more than half the aggregate world's tonnage.

4. The colonial policy of the citizens of the United States has as yet had much chance of asserting itself; it seems still to be of an experimental order.

5. The fiscal system of the United States, which has admirers on this side, and not only admirers, but advocates strenuous and persistent, is admittedly a factor in keeping up the cost of production. For fifty years this country has gone on opposite principles, and has no reason, judging from the returns of exports and imports, to regret the

free admission of the greater part of the latter.

6. But it is in the last of my propositions that I find the chief reason for the predominance of London as the financial centre of the world.

A banker of many years' standing, I look back with pride and satisfaction to the part played by the City of London during the raging of the bimetallic controversy, when, as it is generally acknowledged, "one square mile" stood apparently "contra mundum" and conquered. The adhesion of our gold standard thus assured, other nations, notably the United States and Germany, fell into line, but France, as a member of the Latin Union, still holds to a "limping standard," while India has actually adopted one of the same nature.

France may claim that in times of great demand of gold she can prevent its export by imposing a premium thereon and thus keep her rate of discount steady, but this practice effectually shuts her out from attaining that financial standing among the nations to which she would otherwise be entitled. In Germany a different method is understood to be used to prevent or delay the free export of gold, viz., the disfavor, I had almost used a stronger word, meted out by the highest financial authorities to any who at an inconvenient time would dare to require gold for export.

In the United States the intervention of the Treasury or the non-intervention according to the views held by that Minister at any given time, so materially affects the price of exchange by securing indirectly that which the Bank of France goes directly—viz., the establishment of a premium on gold, that New York

is, without question, like Paris, unfavorably situated and rendered thereby less able to take its proper place among the nations.

In London, on the other hand, the only place of which this can be said, the influx and efflux of gold is absolutely free.

Here gold accommodates itself to the movement of the exchanges undeterred by the frowns of the mighty and unhindered by artifices or regulations.

We have our own disputes, it is true, as to this gold question, but these turn on how to facilitate at the least cost to the nation the movements of bullion, not how to hamper or to reverse their natural course.

The more clearly the true conditions affecting the trade of the world—that exchange of goods against goods perpetually in progress—are understood, the better for international trade.

It is possible that we may see a sort of duality established between New York and London, each keeping a central stock of gold subject to the issue of gold certificates against it current on either side, and thus the actual transmission of bullion across the Atlantic and back again may be minimized. In this way New York would undoubtedly make a great stride toward financial supremacy.

I feel tempted to add the conviction of an old free-trader held for many years, that when, if ever, the United States adopts external free trade, though the shock to her internal trade would at first be great, while the benefit at first to this country would be as great in the long run, she would so effectually underwell Great Britain that our supremacy would be wrenched away from us in spite of other and unfavorable conditions.

The Wealth of Poverty

Wealth bides with poverty. The wilding rose,
Or little violet nestling by the stream,
'Tis those that set the gazing eyes a-dream,
Not all the beauties of the golden-close.
'Tis not in mighty tempest where it blows,
Nor in the sea that shouts to cloud and sail,
That music lives, but in the nightingale,
The wee, brown bird that sings at dusk its woes!

Yes, and the crowns of happiness and love,
Grace not the troubled brows of king and queen;
But Fate's free gifts, they deck the hearts that move
In lowly state amid the quiet scene.
'Tis not rich Croesus, owner of the sod,
But passing beggar bath the peace of God!

Tom Browne in America

THE LONDON MAGAZINE

Mr. Tom Browne, the celebrated English humorist, uses his gifted pen to illustrate the humor of life in Chicago as seen by an Englishman.

WHETHER it was that first remarked "Chicago is like hell with the lid off" has my approval, I am not familiar with the notion to which Chicago is likened, but my imagination tells me that Chicago must resemble it. Have you ever heard the story about the Chicago millionaire who dreamed that he died and went to heaven? He remarked on arrival that it was a great surprise to him to find that "heaven was so like Chicago." "Excuse me," said someone at his side, "but this isn't heaven!"

Of all the civilized cities I ever struck, I believe Chicago is the toughest. I will be perfectly frank. I do not like Chicago. It is an extraordinary mixture of a civilized eastern city and a rough western mining camp, except that in a western mining camp justice would be done by shooting as sight the crimes that are committed almost every day in Chicago.

Chicago has over 2,000,000 inhabitants, composed chiefly of Americans, Germans, Irish, Swedes, Poles, Bohemians, Italians, Russians, Hollanders, Rumanians, and Hungarians. It covers about 355 square miles. It is about 26 miles long from north to south, and is bound on the east by Lake Michigan.

Were it not for the lake, and its cool breezes during the hot summer months, Chicago would be unbearable. When the hot wind comes up from the south and south-west the humid heat is killing, bringing with

it the dirt, smoke, and sickening smells from the stockyards.

The city proper, which is confined to a very small area, contains very fine stores, clubs, and one or two decent hotels, and also the worst paved, ankle-twisting streets I ever trod upon. Along the north and south shores lie the aggressive palatial mansions of the bloated millionaires and others of Chicago's upper crust.

Chicago is a great railway centre, and the infernal noise and din of clanging bells and shrieking whistles keeps one awake all night. I stayed at the one decent hotel on the lake front for four nights, and hardly got a wink of sleep during that time. The incessant shunting of trucks which took place underneath the hotel windows, the doleful clang, clang of the locomotives and the shrill, ear-splitting screams of whistles nearly drove me crazy. If one closed the window to shut out the sound, the air became stifling. Finally I cleared out and went to live at a charming country hotel along the north shore, about thirty miles from the city. There I found peace and quietness in a way.

The municipal government of Chicago is mainly in the hands of the Irish. The Irish policeman is an interesting study. He is big and well fed. With tilted helmet and swinging club, he is the autocrat of the streets. Stout, careless, wearing ill-fitting clothes, with the free and easy Irish way, his Irish eyes

twinkling at a joke or lighting up with the fire of gun stuff; swinging his long club or lolling gracefully against a barrel of apples with club tucked under his arm, he may be seemingly half asleep, but is ready in a moment if there is a fight about, and a chance to use his club or pull his "gun."

The local government is shockingly managed, as possibly you have heard before. There are not enough police for this great, overgrown schoolboy of a city. The amount of gambling, drinking, "doping," and other vices which flourish under the eyes of the police is enormous.

The lawlessness of Chicago is astounding. Thugs and gamblers sneak out of dark alleys after dark and hold up citizens at the point of the revolver. The slightest resistance means a bullet or a smashing skull for the unfortunate victim. It is absolutely unsafe for women and girls to be out alone after dark except in the well-lighted streets, and not always there. Cases occur almost every night, and even in broad daylight, of women and young children being dragged into alleys and cruelly assaulted. It is no uncommon thing to see a robber being chased through the streets by policemen blinding away at him with their "guns." Then, too, I don't think I ever saw such badly paved streets as those I saw in this city. Without any exaggeration, there were holes in the streets that one could shove a small-sized trunk into comfortably!

Several good plays came to the city while I was there, but to me they were often spoiled by the introduction of a caricatured Englishman. If there happened to be an

English character in the play he was always made to appear like an out-and-out idiot. No matter whether he was an earl or a butler, he drawled and dropped his "h's," and spoke like a Billingsgate poet with an atrocious Cockney accent. Any little slap at "Johnny Bull" was always received with great glee and amusement by the audience. This got my back up so much at times that I was inclined to howl the players off the stage.

I paid three visits to the stockyards and packing-houses, the scene of the recent disclosures. The three houses I visited were the largest and best known—Armour's, Swift's, and Nelson Morris's. The slaughter-houses are not nice things to see, but they are very interesting. The system they have of getting through the work is amazing. Every worker has his own particular bit of work to do on the carcass. To see the live hog, sheep, or bullock driven to the shambles and turned out at the other end of the building as canned meat is one of the "sickest" things I ever contemplated.

With regard to the cleaning, cooking, and packing, everything seemed to be done in a cleanly way, and I was surprised at the order that has been made in the matter of these packing-houses. Of course things might have been carried on very differently before I went there. I visited the place after "The Jungle" had caused such a sensation.

There were signs of almost cosmic haste in the way in which the houses were being tidied up. Floors and walls were being cleaned, and one noted the new uniforms and caps of the packers, carpenters, and plumbers, hard at work on all sides.

The district which lies immediately behind the stockyards is known as Packingtown, or Back of the Yards, a very unsavory locality where live the people, mostly aliens, who work at the stockyards. Filthy, muddy roads, rickety board sidewalks, and tumble-down frame shacks and shops abound, almost every other house being a saloon. A tough-looking district, and not one that I would care to walk alone in at night.

On the other hand, the social clubs in Chicago are very fine and spacious. They are generally handsomely decorated, and contain fine pictures, usually badly placed.

Most of the better-class people fly to Europe and the summer resorts and country clubs during the hot summer months. The summer girl is a gorgeous butterfly, well dressed, neat and assertive. As a rule she has a good figure, and unhappily she is intensely aware of it. She is rather loud and rowdy sometimes, and often somewhat free in her manners, with an ignorant contemptuous pity for the poor English girl, who is supposed to obey the beak and call of the autocratic Englishman.

Chicago is a delightful place to get away from. That, so far as I could discover, is its only charm. Railroads and lake steamers take one quickly away to the most delightful summer resorts along the lake, or the fishing lakes and hunting districts of Wisconsin and North Michigan.

Men work hard in Chicago; at

least, they say they do. The one topic of conversation among them seems to be about the enormous amount of business they do and how they do it. The almighty dollar is the god of the Chicagoan. The length of his purse is the sole measure of a man. The "get-rich-quick" craze is in full working order out there, I can assure you.

Beautifully appointed sky-scraper towers through the dirt, smoke, and grime to the sky. They are alive all day with myriads of people pursuing the almighty dollar. Men fight and pound away at each other in these busy lives, piling up the coin whilst their womenfolk loiter lazily in hammocks or rockers at summer hotels and encourage them to greater efforts.

The American man is a slave of two deities: The Dollar and the Goddess Woman, which he has placed high on the pedestal. I must confess that there is more courtliness and gallantry shown by the men to the fair sex there than I see in my own country; but, equally, they spoil their women tremendously.

The younger generation in Chicago is going in more for sport now-days. They work hard and play hard. Golf is very popular. Beautiful links are scattered round about Chicago. Up at Lake Forest they also play polo, and even have a pack of English foxhounds, and hunt the unmissed but twice a week during the hunting season, with ton hat and "slink" all complete. It is a brave show and the evil-greened ladies flutter and shudder as the daring riders bite the dust.

Guatemala: A Land of Opportunities

BY KEVIN G. WINTER IN THE WORLD TO-DAY

For people seeking the great resources of Central America. The next quarter of the century will witness great developments in these republics.

THERE is a great deal of ignorance and wrong conception concerning the little republics of Central America. Mexico has been exploited a great deal in recent years, and the location of Panama is now pretty generally known, but the five republics lying between these two countries have been too much overlooked by recent writers.

The ideas of many concerning the Central America republics are drawn from the play-life of popular novels and the comic opera stage. It is true that there is some foundation for their portrayal of life along the Caribbean Sea, and that there are many things approaching the burlesque to our eyes. When our boat stopped at the last Mexican port, San Benito, on the Pacific Coast, the news was brought on board that a former president of Guatemala with twenty-five followers armed to the teeth was camped on the border ready to march across the country and raise the banner of revolution. When we landed at Champerico the country was under martial law, and we were obliged to report immediately to the commandante and give a full account of ourselves. This movement did finally culminate in a slight revolution during the past summer, but its effect on business was slight. The autograph collector in the form of a bare-footed soldier of the comic opera type, made his appearance about a dozen times before the capital was reached. Then when a handful of paper bills are

thrust out to you in exchange for a few of Uncle Sam's gold coins at the ratio of twelve or twenty to one with the American Eagle stamped thereon, you feel as reckless in your expenditures as the stage millionaire with his play money.

There is, however, a more serious side to life in these countries, and there are thousands of Guatemaltecos, Hondurenses, Costa Ricans, San Salvadorenses and Nicaraguans, who are seriously trying to solve the problem of self-government, and they are improving each year. The spirit of adventure was inherited by them from their Spanish ancestors, and it can only be overcome entirely by education, immigration and the general infusion of sane ideas. A whole country can not be plowed up and resown in a season, as the cornfields of last year were transformed by the farmers into the waving fields of golden grain this year. It is a long and hard task that is before these struggling Spanish Americans, but they are now on the right road and will win. They deserve our sympathetic consideration rather than ridicule.

Guatemala is a country of great natural resources and is the largest and most important of the Central American republics. It has rich mineral deposits. Its soil is extremely fertile and, with a territory little larger than the State of Ohio, its productions are as varied as in the whole of the United States with its vast expanse of territory. The climate varies from the tropical

lowlands of the Atlantic and Pacific coasts to the cool uplands of the interior where snow occasionally falls. The wealth of Guatemala is and probably always will be in agriculture. The prospective plantation-owner has a wide variety of products to select from, any one of which will yield much larger returns than farming in colder climates. The soil is in places many feet deep and seemingly inexhaustible. When one discovers that three crops of corn can be successfully raised in one year in this tropical land, one has a little idea of the possibilities of agriculture in the tropics.

Slowly but surely Guatemala is raising itself out of the rut of three centuries of Spanish rule. The adventurers who carried the flag of Spain into the New World were men of great physical endurance, but possessed of little character, and that little dwarfed by their lust for gold. They were soldiers of fortune who came to destroy and not to create. By the aid of thousands of native laborers whom they impressed into service, the capital, Guatemala city, was constructed. Long before New York was more than a second-rate town, this city was noted for its wealth and learning, and was surpassed in importance only by Lima, Peru, and the City of Mexico. It was twice destroyed by volcanic disturbances, after which the capital was removed to the present site, which is in a broad, beautiful valley at an elevation of nearly five thousand feet, surrounded by picturesque mountains, and with the extinct volcanoes of Agua (water) and Fuego (fire) in plain view. Guatemala City has an ideal climate which does not vary more than about

twenty degrees during the entire year, and is delightful in winter and in summer. Seventy-five thousand people live here. Spaniards, Indians, and Mestizos, with a sprinkling of Germans and Americans, are trying to solve the problem of life and existence under favoring skies.

Twenty-one years ago the awakening came. In that year the railroad was opened from Guatemala City to San Jose on the Pacific, a distance of seventy-five miles. Recently another line has been opened connecting the capital with Champerico, another Pacific port. Even progress must have its siesta here in this land of "wait-a-while." No one improvement would be of so much an advantage to this country as a railway from the Gulf to the Pacific. This has long been realized, and it was the pet project of President Barrios. Twelve years ago the Guatemala Northern was completed and opened for traffic from Puerto Barrios, on the Gulf, a distance of one hundred and twenty-nine miles, and to within seventy miles of Guatemala City. The government then became bankrupt and leased the road. Having no good terminals the road was never a paying proposition, so that the line was allowed to deteriorate.

The difficulties in the operation of railroads in the tropics are many, and they were all encountered here. The ties soon decayed and in the rainy season the streams became torrents, which washed away bridges and tracks along the banks. The rolling stock was likewise neglected. One train a day is now run over this line, which makes connection with the weekly steamer from New Orleans, and it takes two days to cover the one hundred and twenty-

nine miles. The passenger does not care to go faster, for in some places there are scarcely two ties to each rail that will hold a spike. The government has now secured the services of Sir William Van Horne, who built the Canadian Pacific and Cuban railways, and men are at work reconstructing the road and building new bridges. They are also at work on the extension to the capital, which will connect the Atlantic and Pacific with iron rails before many months have passed. A branch is also projected into San Salvador, which will be of great advantage to the United States in securing the trade of that republic.

The completion of this road ought to give the United States a monopoly of the export and import trade of Guatemala. At present shipments have been made by a circuitous and expensive route via San Francisco or Panama, so that freight charges are almost as great as from Europe. With this road completed Guatemala City could be reached in four days or less from New Orleans. For this and other reasons the United States has not been getting its fair and legitimate proportions of the trade of Guatemala and other Central American countries.

Guatemala is a corruption of an Indian word, which means "the land covered with trees." Many valuable woods are found in the forests. The extent of the forest lands, which abound in mahogany, ebony, logwood and other valuable hardwoods, and much of which has never been fully explored, is estimated at a million and a half of acres. This timber land can be bought cheap, but the great problem is to get the product to market. The

streams are not large enough to float the timber to the coast, and under the labor conditions it is a difficult matter to construct the necessary tramways. However, an energetic firm with money and pluck can secure a return more sure and no less remunerative than a good gold mine.

Coffee was introduced into Guatemala from Arabia by the Spanish priests. It was found to be suited to the soil and climate and to-day is the most valuable export of the country. The exports have reached as high as eighty-five millions of pounds in a single year. The grade is choice and brings a high price in the market. Most of it is sent to Europe, so it is a common saying throughout Mexico and Central America that only the poor grades of coffee are sent to the United States. This is rather a slur on the tastes of the American people, but such is our reputation down there.

Coffee trees will grow on land at an elevation of from one to six thousand feet. They begin to bear at four years and a plantation of bearing trees is very valuable. However, they require careful nursing during the first few years and sometimes a bad season will cause great injury to the growing trees. Last year there was an unusually large crop and the profits to the grower were correspondingly gratifying. An earthquake a few years ago nearly destroyed Quetzaltenango, the second largest city, and destroyed many coffee plantations along the Pacific slope.

Banana cultivation was the one thing that appealed to me most forcibly. The returns are quick, the income regular and the profits large. Great fortunes have been made by

banana-growers in Costa Rica and Honduras, and are awaiting the planter here in Guatemala. The Guatemala Northern Railway runs through the heart of the banana country, and there are weekly steamers from Puerto Barrios and Livingston to New Orleans and Mobile.

The government is doing everything possible to encourage the cultivation of the soil. Most of it has never been cleared of the dense tropical growth of trees, vines and underbrush. Title can be purchased for a very small sum per acre if assurance is given that it will be cultivated. The preparation of the ground is very simple. The trees and underbrush are cut down and left on the ground to decay, which will not take more than a year. The banana plants are set among the piles of underbrush. After nine months or a year the plants will begin to bear. Each stalk will produce one bunch of bananas. The stalk is then cut down and a new one, or several, will spring up from the roots and will bear in the same length of time. Thus a banana plantation that is carefully looked after will produce a marketable crop each week in the year, so that there is a constant revenue coming in to the owner.

Sugar-cane can be raised very profitably, as the stalks grow high with many joints and have a greater percentage of saccharine than in most countries where it is cultivated. Furthermore, it does not require replanting so frequently. At present about the only use to which the cane is devoted here is in the manufacture of "white eye," the native brandy.

Rubber grows wild in the forests and has been planted successfully.

The government will give one manzana (113.63 acres) of land as a bonus for every two thousand rubber plants set out for cultivation. Cacao planting is now a very profitable undertaking. It is from the cacao bean that chocolate is made. Yobacco, sassaaparilla, hemp, and grapes can be successfully cultivated. The government is now making an effort to foster the cultivation of hemp, cotton and grapes by offering to exempt from taxation for ten years lands devoted to their cultivation.

The great problem with all enterprises in Guatemala is that of labor. Five-sixths of the population are of Indian or mixed blood, and by this class all the labor is done that is done. The Indians will only work sporadically. Under certain circumstances the political governors can compel them to work, but this can not exceed fourteen days at one time. Then they can draw their pay and leave. The plantation owners overcome this by advancing the Indian a certain sum of money, and then the law compels him to work until the debt is paid under a system of peonage. Once in debt he seldom gets out of debt. Each plantation has an alcalde, or mayor, who has the power to enforce the labor laws, and he can put the recalcitrant laborer in the jail, or in the stocks, if he refuses to work. Or he can summon the soldiers to hunt him up and bring him back if he attempts to escape. Another mozo, or servant, is often taken as security for the one employed.

The law provides that all contracts for labor covering a period of one month or more be in writing. Among other things the mozo binds himself as follows: Not to absent

himself from the plantation under any condition or pretext without previous permission in writing; to pay all the cost necessary to secure his return in case he should flee, rendering himself subject to whatever punishment is adjudged against him by the authorities; each member of his family shall be responsible for that which he or she receives; the man who goes security, be he man or woman, assumes the same responsibility and liability as the one who is employed.

Like all Spanish-American countries Guatemala must be developed by outside capital, and none offer greater opportunities. The shrewd American with a little capital and a good deal of patience can, in a few years, acquire a fair competence. There are openings for small manufacturing enterprises, but Guatemala will never, in my estimation, be a manufacturing country. The labor

is cheap but unsatisfactory for that kind of work. Many minerals, including gold and silver, are found in paying quantities. Commerce offers great inducements to Americans, who can and should control the trade. Agriculture, however, offers the greatest and surest returns. If the plantation owner does not care to cultivate tropical products, he can raise corn. The natives are great consumers of this food, and yet not enough is raised to supply home demands, although several crops can be produced in one year. Cattle-raising is another profitable line in which to engage. Railroads are needed and concessions are easy to obtain. It is the undeveloped country that offers the best opportunity for the man of modest means but of good judgment and with plenty of energy. The man of larger means can do equally as well in the greater enterprises.

There is a tremendous power in character when added to ability. A great many youths think that ability is everything, that if a man has brain power he can accomplish most anything; but he is a light-weight man, no matter how able, if he does not add character to his ability.

The Great Jewish Invasion

BY BURTON J. HENDRICK IN McCLURE'S MAGAZINE

The phenomenal progress made by the Jews in New York during the past two centuries gives us reason to believe that this race will soon control the business situation in our American cities.

THE Jews of New York City have recently celebrated the two hundred and fiftieth anniversary of their settlement on Manhattan Island. In many ways it was the most triumphant episode in the long and lugubrious history of their race. It marked what is unquestionably Israel's highest stage of social, political, and industrial development. It commemorated the progress of an energetic people from poverty to wealth, from ignorance to knowledge, from political and social ostracism to independence and power.

More striking still, it emphasized the vast contribution which the Jews have made, and will continue to make, to our complex American civilization. Our greatest American city is already, as far as numbers are concerned, largely Semitic. The twenty-seven Portuguese Jews who obtained a tenant asylum in 1655 have multiplied into a colony of 800,000 souls. This is the greatest Jewish community ever assembled, in ancient or modern times, in any one place. Jerusalem itself, at its period of greatest development, sheltered not one-sixth as many Jews. Warsaw, the largest Jewish city except New York, contains 300,000, Lodz, 120,000, and Vilna, 160,000. In the whole United States there are 1,400,000; thus, in New York City three-fifths of our total Jewish population is found. In the greater city one man in every five is a Jew; on Manhattan Island,

one man in every four. And the Hebrew population grows faster than the other racial elements. The Biblical injunction is still accepted literally by Israel. For every twenty Jews that die, thirty-five are born. By immigration alone the Jewish districts increase 70,000 a year. At the present rate, New York in ten years, will contain a million and a half of Jews—a city as large as Philadelphia now. While Mr. Zangwill and his fellow enthusiasts preach the return to Palestine, the real modern Zion, greater in numbers and wealth and power than the old, steadily gathers on Manhattan Island.

The Jews are active and inviolably with success, in practically every business, profession, and intellectual field. The New Yorker constantly rubs elbows with Israel. The thoroughfares abound with Jewish hawksters, selling all imaginable jimmicks; certain streets are almost impossibly clogged with Jewish peddlars. Jewish young men are generally occupied as clerks, bookkeepers, and salesmen; Jewish girls are largely employed as stenographers. Take a walk up Broadway or the business sections of Fifth Avenue—the names on the signs are almost invariably Jewish. Turn into the great popular shopping district of Sixth Avenue—the largest department stores are owned by Jews. Drop in at the opera or the theatre—the bediamonded audience, and even the performers, are frequently

members of this race. Manhattan's fifty theatres are practically all controlled by Jewish syndicates. The most successful plays are the work of Jewish playwrights. Actors and actresses who received their training in the Ghetto now draw enormous audiences on Broadway. In Wall Street business is largely in Jewish hands. Japan, for financial assistance in the recent war, turned several times to a great Jewish banking house of New York.

In all the professions the restless Hebrew is found. In the courts, the litigants, the lawyers at the bar, not infrequently the justices on the bench, are Jews. Many leading physicians are loyal Israelites. In the public schools they are the largest numerical element; the teachers, too, are frequently Jews; and in the higher educational institutions—Columbia University, the City College, and the Normal School—they invariably carry off the highest honors. In the public service they are conspicuous, especially when positions are obtained by competitive examination. In the newly organized tenement-house department, for example, three-fourths of the 400 employees—clerks, stenographers, copyists, and inspectors—are Jews. They often represent the city at Albany and Washington; and Jews from New York have been sent abroad as ambassadors. A New York Jew now sits in President Roosevelt's cabinet.

Unquestionably, we are thus faced to face with one of the most remarkable phenomena of the time. New York, the headquarters of American wealth, intelligence, and enterprise—the most complete physical expression, we have been told, of the American idea—seems destined to become overwhelmingly a Jewish

town. More remarkable still, the great mass of its Jews are not what are commonly regarded as the most enlightened of their race.

No people have had a more inadequate preparation, educational and economic, for American citizenship. "Out of the four or five million Russian Jews," said a leading St. Petersburg newspaper in 1893, "only from ten to fifteen thousand have a stable means of subsistence." "What did you do in Russia?" the east side Jew is frequently asked to-day; a shrug of the shoulders is the invariable reply. For a century all manner of restrictive laws have heaped up against them. They are kept out of all the learned professions, virtually forbidden the primary schools, the technical institutions, and the universities,—even those which they have founded themselves,—and prevented from owning or leasing agricultural land. Practically everything they have is taxed—their kosher food, their skull-caps, their praying shawls, the candles which the pious Jewish housewife lights every Friday night. They are shut up in a few cities, forbidden to live in the country or in the Russian towns. By the state they are treated as outcasts. They are not Russians and never can become such; in the caste system of Russian society they are reckoned in the same class with the Kirghiz of Siberia, the Kalmucks of Astrakhan, and other semi-civilized tribes. Thus, when they land at Ellis Island, they are to a large extent ignorant, unable to read or write; personally uncleanly; without professions or skilled trades; inevitably with a suspicious hatred of governmental authority. Their only capital stock is an intellect which has not been stunted by centuries of privation, and an in-

dustry that falters at no task, however poorly paid.

In spite of all these drawbacks, the Russian Jew has advanced in practically every direction. His economic improvement is paralleled by that of no other immigrating race. In accumulating wealth, in liberating himself from ignorance and poverty, the Irishman, the Italian, the German, even the German Jew, cuts a poor figure beside the Russian and Pole. We hear constantly of the Ghetto's poverty; we seldom hear of its wealth. And yet no section of New York generates so many rich men. New York's greatest business and residential sections are filled with Russian Hebrews who started among the tenements ten, fifteen, twenty, and twenty-five years ago. In this section from Sixtieth to Ninetieth Streets, and from Lexington to Park Avenue—one of New York's premier residential districts—there are said to be 500 Russian and Polish Jews whose fortunes range anywhere from \$100,000 to \$1,000,000.

In his activities here the Russian Jew evinces marked characteristics. He is a remorseless pace-maker. He allows himself no rest nor recreation and works all hours of the day and night. He saves every penny, will constantly deny himself and his family nutritious food, and until he has made his mark will live in the most loathsome surroundings. Whether a child in the primary schools, the bent stitcher in the sweat-shops, the manufacturer, the merchant, the professional man; constant industry, the determination to succeed—that is his only law.

Precisely as they supplanted the Irish and Germans in their homes, have they taken their places in these trades. Fifty years ago all our tailors were native-born Americans;

later they were Irishmen and Germans; now they are Jews—with a new sprinkling of Italians. Under the Jews, however, the business has reached its largest proportions. They have turned the whole east side into one huge workshop. Their inclination to the clothing trades is probably explained by the two traits already described—their intense ambition and individualism. In no manufacturing line was the Russian Jew so left to himself. In most trades he was held down to certain hours, to the production of a certain day's work, to a fixed wage, and to affiliation with trade unions. In the tailoring slogs, however, he was entirely free. Freedom meant to him, not short hours and idleness, but long hours and constant work. Instead of laboring in a factory and submitting to its arbitrary rules, he worked at his own home as long and as steadily as he chose.

The Russian Jew is not only the largest investor in real estate, but the most extensive speculator. He will not speculate in stocks; but he is an inveterate land gambler. A real estate department is added to nearly every east side business house. Furniture merchants, clothing manufacturers, small storekeepers—all make a side issue of real estate. One partner devotes his time to piling up the profits on the east side; the other rapidly converts them into landed property. Operations are carried on with the smallest possible margin. An entirely new system has been devised. The largest operators buy long-vacant properties by the block, giving a liberal first mortgage in part payment. They subdivide and sell to another group, taking a little cash and a second mortgage. The latter in their turn divide and again sell to still smaller fry, who put in

a few dollars—sometimes paying this with notes—and give back third mortgages. And so on. Twenty-five or fifty dollars cash is sufficient capital to give one a hand in the game. If the lots are finally improved and the buildings sold to investors, the mortgages are converted into cash, and each participant takes his profit. And the east side Polish or Russian Jew is wonderfully successful. Many as are the possible pitfalls, he seldom falls in. Hardly one of the great string of mortgages is foreclosed. If he once risks a few hundreds or a thousand dollars, he will work all hours of the day and night and literally starve to death before he will let go.

The great increase in the population of New York and the opening of new lines of transit—the subway, the under-river tunnels, and the bridges—have furnished unusual opportunities for real estate speculation. Thousands of hitherto inaccessible acres have been brought within the inhabitable area, and property values have been enormously increased. Practically all these profits have been realized by east side Jews. The subway, for example, has added millions and millions to the value of the vacant land which it traverses; these millions have gone into the pockets of the recently-landed Russian and Pole. The native population has been strangely obtuse. In the main, new lands opened up have been the former country seats of well known Knickerbocker families. In the past year these old families, instead of themselves realizing the full increment in the land, have handed it over to the capitalists of the east side. An area especially rich in historical associations is that extending from the northerly boundary of Central Park northwesterly to the Har-

lem River. This is the path of Washington's famous retreat. All along this territory, in the last year, have followed the Jews of the lower east side, buying up the old estates, parceling them out to each other, and realizing enormous profits. Here the Jewish builders are already at work putting up acre after acre of apartment and tenement houses. Into them is rapidly crowding a Jewish population. In a few years practically all of Washington's old battlegrounds will be occupied by thousands of Russian Jewish exiles. The east side Jew has also crossed to Brooklyn and bought up the ancestral acres of numerous old Long Island families.

The Russian Jew is thus the most important factor in determining the physical growth of New York. He decides where the people are to live and the form their housing is to take. He does this, not only because he controls the land, but because he also controls the building business. Not far from 1000 apartments and tenements are built in New York every year, involving an investment of at least \$60,000,000. This enormous business is almost entirely in Jewish hands. Under them the building of tenement houses has become a staple business, like the production of ready-made clothing or women's cloaks. The ranks of the builders are constantly recruited from the shoemakers, butchers and garment-cutters of the east side. As in other fields the Jew shows his wonderful ability in operating on a small capital. With a few hundred dollars he buys land worth \$20,000 and puts up a tenement costing as much more. Rapidity of construction is essential; and the quickness with which buildings are rushed up, rented, and sold almost takes one's

breath away. The building business in New York has run the course of many other occupations. Formerly it was controlled by native stock, later it was taken up by Irish and Germans; the latter are now practically driven out of the field by the Jews. They build not only tenements, but large apartment houses, hotels, and office buildings. The Flatiron building, and the Broad Exchange building, the largest office building in the world, were financed by companies whose master minds were Jews. The great clothing building on Broadway and Fifth Avenue, already described, are the handiwork of Jewish builders.

Of the material prosperity of the Russian Jew, therefore, there can be no question. He will never crowd our almshouses nor be a serious drain upon private charity. But is he assimilable? Has he in himself the stuff of which Americans are made? One point in his favor must be at once set down: his enthusiasm for America knows no bounds. He eagerly looks forward to the time when he can be naturalized. An alien Jew legally entitled to citizenship is a rarity. He has no allegiance to forswear; and he cannot return to Russia. The rapidity with which the New York Jew adopts the manners and trappings of Americans almost disproves his ancient heritage as a peculiar people. He objects to being regarded as a thing apart, and goes to extremes to make himself like a native-born. Everything that typifies the Russian he seeks to shake off. Thus he has a mania for changing his name. The Russian skiv and vitches are liberally dropped. Levinsky becomes Levia; Grafskiy, Graf; Koshinsky, Kudin; Michaelowitz, Michaels. Ingeniously the Russian or

Polish is transformed into good old Anglo-Saxon. Stephinsky becomes Stevens; Shidlowsky, Sheldon; Willinsky, Wilson. Davidowitz readily translates into Davison or Davidson, Jacobson into Jackson. Russian and Polish Jews commonly have German names, precisely as they speak, not Russian—which only the educated know—but a German dialect. These are readily translated or transformed into English. Weiss becomes White, Preis, Price, and Reiss, Rice. A certain Mr. Jaim Kele, after a few months' residence, blossomed out as Hugh Kelly. They also abandon their surnames with no pretence of translating. In the Jewish quarters you will meet hundreds of Smiths, Robinsons, Browns, Johnsons, Taylors, and Greens. One of the leading clothing manufacturers is a Mr. Jones. They even name themselves after the old east side streets. There are many Ludlows, Delanceys, Rutgers, Rivingtons, and Clintons among recently arrived Hebrews. They regard their former connection with Russia as a degradation. Those born close to the Prussian or Austrian border line regard that fact almost as mitigating the disgrace. If they came here when small children, too young to remember the Pale, that is a cause of special pride; and nothing can exceed the gusto with which a scion of the second generation informs you that he first saw the light in the United States!

Politically, the Jew's individualism is his saving grace. It prevents him from organizing in a mass. There is no such thing as a "Jewish vote" as there is an "Irish vote," and still to a considerable extent, a "German vote." The Hebrews of New York are not controlled as a unit by any political leaders. They vote for one party at the election, for another at

the succeeding. Better than any other element, even the native stock, do they meet the two supreme tests of citizenship; they actually go to the polls, and when once there, vote independently. Politically the most interesting assembly district in Manhattan is the Eighth—the one with the densest Russian Jewish population. Here all but four per cent. of the registered electors voted last November. The average stay-at-home in the whole borough was seven per cent. In the district with the largest native American population, the Twenty-third, the absentees numbered six per cent. From this we must conclude that the Jewish people fulfil the obligations of citizenship—the actual voting—more regularly even than the native-born. And the statistics go to show that they vote with discrimination. A study of the election figures for several years shows that there are only eight assembly districts in Manhattan that do not invariably vote one way; districts, that is, evidently with political convictions. They contain Manhattan's great "independent vote," which holds the balance of power. Included in these eight banner districts are the Eighth, Tenth and Sixteenth—sections pre-

dominantly Jewish. By all odds the most noteworthy is the Eighth. It contains such well known Ghetto streets as Hester, Delancey, Eldridge and Allen. Politically, it is always uncertain. Its population is about evenly divided between the two great political parties. One year it has a Republican assemblyman at Albany, next year a Democrat. It voted for Bryan in 1909; for Roosevelt in 1904. Coler (Democrat) captured it in the governorship election of 1902; and Higgins (Republican), in that of 1904. The Tenth, also exclusively Jewish, shows the same independence. It voted for Low in 1901, and for McClellan in 1903. In 1904 its ballots were cast for the Republican candidates on the National ticket, and the Democratic on the State. Politically, therefore, it cannot be said that the Jews are a problem. In partisan politics their influence is decreased because of this very independence. Their leaders are unable to deliver their votes and thus are unable to demand much patronage. Of the thirty-five district leaders of Tammany Hall, in spite of the preponderance of the Jewish population, only one is a Jew. In all the east side districts except one, the Irish still control the party machinery.

The love of excellence is the voice of God bidding us up and up lest we forget our Divine origin and revert to barbarism.

Fire Waste and How to Reduce It

Fire Preventive and Protective Measures as a Profitable Investment

BY PAUL VON SEELEKEI, TORONTO

THE San Francisco catastrophe, coming as the climax of a calamitous series of conflagrations, seems to have brought home at last to the public the necessity of dealing at once energetically with the question of fire prevention and protection, a question, the consideration of which will prove a "paying proposition" not less from a national economic standpoint than from the standpoint of the individual insurer, the merchant and the manufacturer.

Loss by fire differs widely from losses resulting from everyday business transactions, inasmuch as loss by fire represents positive, irreparable loss of wealth to the nation and not a mere shifting of values from the pocket of the "hull" to that of the "head" or vice versa—a fall or rise in values of commodities still remaining untouched.

For the fire loss there is no real compensation, for even in the case where the property destroyed by fire is insured and the original sufferers are paid by the insurance companies the amount of actual loss, the latter is either paid out of the pockets of the shareholders of the insurance companies, as has been done to a large extent in the case of the San Francisco conflagration, or, as ordinarily happens, is spread over the whole community, i.e., is divided amongst, and collected from, all the policy holders of the insurance companies.

The Function of Fire Insurance Companies

The main function of such companies, therefore, consists in collect-

ing from a large number of policy holders a sufficient amount in premiums to enable them to bear all administrative and inspection expenses, to pay current ordinary losses, to provide what is known as "a re-insurance reserve" for ordinary losses bound to occur, to accumulate, furthermore, necessary reserves for extraordinary losses, usually known as conflagration losses, and finally, in case of stock companies to provide an adequate return to the shareholders for their capital invested. In other words these items make up the cost of insurance and must, therefore, be considered in discussing means for a reduction of this burden.

Although it is not the object of this article to deal with dividends to shareholders, we may briefly remark, that anyone who studies the Government statistics for a series of years will find, if he is careful not to confound reserves with profits, the former of which constitute a liability to the insuring public, that possibly with a few exceptions and on an average, the returns under this head have been very meagre, especially considering the length of time some of the companies have been in business. This item, together with returns on the investments made by the companies, may, therefore, be omitted from consideration for the purpose of this article.

Expenses and commissions are a matter of internal management and must naturally be dealt with by each company as it judges best.

Fire Loss the Principal Item of the Cost of Insurance.

While the items of cost previously mentioned are fairly stable, the principal one, namely that of fire loss, the one to which this article is mainly devoted, has made sport in the wildest fashion with the balance sheets of companies and what it may do in the future is beyond all calculation or forecast.

Some Causes of Increase in Losses.

The increased and intense industrial activity of the present day, the evolution of the small shop and store into mammoth industrial establishments and workshops of large area, the universal use of electricity, of chemical and other industrial processes, involving more or less danger of fire, have not been adequately counterbalanced by advances in fire prevention or protection; this state of affairs resulting in an abnormal increase in losses and consequently a very appreciable increase in rates.

In addition, regard being had to this inferior construction of buildings, most American and Canadian cities must be considered as lacking in an adequate water supply. Waterworks systems designed upon a basis of a normal increase of population and industrial establishments and limited in cost to an amount such as the citizens could be induced to sanction, soon become insufficient and practically useless for fire protection when urban growth proceeds at the rate frequently witnessed in recent years.

Inadequacy of ample supply, imperfect distribution, insufficient pressure and absence of separate fire main systems and gate valves, are amongst the most common of the defects of civic waterworks systems.

The sky scraper, the mammoth warehouse and departmental store and all large manufacturing establishments must, partly in consequence of these conditions, have special fire protection of their own.

Conflagrations An Ever Present Menace.

That under existing conditions conflagrations are "an ever present menace" is not surprising; companies therefore are not only justified, but forced to reckon with them, as now freely admitted even by the various United States commissions of insurance.

But apart from the loss by "conflagrations," in the now technical sense, the fire waste from general causes in the United States and Canada is simply appalling. It would be easy to quote the very large figures of losses given in the Government reports, but a truer impression can, perhaps, be conveyed by comparing the per capita loss ratio of European cities and countries with those of Canada and the United States.

Comparison by cities:—

Thirty European cities give for various periods an average loss per capita of \$1c., as against a five years' average of 25¢ American cities of \$3.10.

Toronto's per capita loss for 29 years up to 1906 is over \$4.25, for the last five years up to 1906 over \$9.00. Figures just published of Toronto losses for 1906 show an increase of over \$300,000 over the preceding year.

Comparison by countries:—

Six European countries give an average loss per capita of 0.33, the United States, \$2.47, and Canada, \$1.34. The figures for Canada are under-estimated, inasmuch as the

average population was rather over-stated, at five and a half million; further, for losses only the amount paid by the companies was available for calculations, as no statistics are kept of losses not covered by insurance. This clearly demonstrates carelessness on the part of practically all classes.

Effect of Good Laws Properly Enforced.

In connection herewith it is interesting to note that the Code Napoleon makes every person responsible for any loss, damage or injury caused by his own act, carelessness or negligence. Inasmuch as the French magistrates assume that a person is guilty until he proves his innocence, this law accomplishes its aim, a material lessening of the number of fires. In consequence of this statute it has been the practice in Paris for some time past for a tenant to insure in one policy the following items:—

1. Responsibility for damage to building.
2. His own property.
3. Responsibility for damage to neighbors.

The landlord insures:

1. His own property.
2. Responsibility for damage to tenant.
3. Responsibility to property of neighbor.

Further, causes of fire are investigated by the Commissaries of Police.

The reason for the advantage enjoyed by European as compared with American cities must be sought principally in their stringent building laws, the strict and careful regulations concerning the handling and transportation of highly in-

flammable substances and explosives, as well as the safeguarding of all more or less hazardous manufacturing processes, the whole resulting in practical immunity, as is, strictly speaking, the case of the city of Berlin, from serious conflagrations.

Voluntary Individual Action Necessary.

In the absence of that greatly desired but beneficent paternalism of some of the European countries, our citizens must themselves take the initiative and "spend money to save money."

We should always remember that fire insurance is only a partial remedy. The essence of fire insurance is indemnity only, the well-established law of equity providing for payment of simply the value of the property destroyed. Even the most ingenious contract of the modern form of "profit" insurance, cannot indemnify the manufacturer for the loss of business connections it may have taken him years to establish.

The remedy, therefore, must be applied by the citizens themselves by using "loss-prevention" methods which produce buildings susceptible of only a minimum of damage from fire. These are the means which should be used to reduce the burden of high insurance premiums, and to render the business less hazardous, and consequently less unprofitable to the insuring companies.

Co-operation.

To attain that object requires the hearty co-operation of underwriters, civic representatives, architects, and above all, of property owners.

Especially in the conflagration-swept area of Toronto do we already see many buildings designed upon these lines, while much has been done

in improving, from this point of view, old buildings of faulty construction. Needless to say, much remains to be done.

Fire Preventative and Protective Measures.

"Fire walls," "cut-offs," or brick division walls extending through roof can be introduced to make floor areas as small as the demands of your business will permit; large areas are the principal cause of conflagration. Openings between floors and between rooms should be limited to those absolutely required which should be protected by automatically closing doors or traps to prevent the spreading of fire; openings toward "exposing" buildings can be protected either by shutters, wire glass windows or open sprinklers; fire buckets and standpipes can be provided with which to extinguish a fire before it can assume large proportions. However, the best device for protection against interior fires, and which has reduced losses phenomenally, consists in automatic sprinklers, a system of pipes, variously supplied with water under pressure, generally suspended from the ceiling, and provided every 8 to 10 feet with "sprinkler heads." These heads open automatically by the heat of any incipient fires, and

by the water immediately rushing from the opening, the flames are extinguished or at least kept in check. Watchmen's portable or electric clocks, as also central station control and alarm systems are coming into more general use.

A Profitable Investment.

All such improvements and devices merit allowances in the insurance rate—the allowances thus secured are dividends on the money spent in making improvements, the same as in the case of a new building of fireproof construction. Much of what has been achieved in this direction must be credited to the educative influence of intelligently devised rating schedules, adopted in recent years, which in their application in practice will be more and more perfected, and, as is inevitable in this world of change, will, from time to time, have to be adjusted to changing conditions; and the more the underlying principle of the schedules, the penalizing of defects and granting of allowances for commendable features, are recognized, accepted and acted upon by the public, the more will fire insurance conditions change for the better both for the public and for the companies.

In the foregoing the writer has used in part a paper read by him on Nov. 27, 1934, before the Insurance Institute of Toronto.

Self-control will succeed with one talent where self-indulgence will fail with ten.

The American and the British City

BY FREDERICK C. HOWE IN SCHRIEN'S MAGAZINE

The comparison which Mr. Howe makes between the American and the British city will give a fairly accurate, if not complete, idea of the advantages which the one enjoys over the other. The latter are pointed out not so much as the causes which brought about these advantages as given.

AS a people we have ever been sensitive to foreign critics. We have never taken kindly to the idea that we were not the greatest people on the earth. We resented the suggestion that the Federal Constitution was not the most sublime political achievement of history, an achievement only sheet of the tables of stone handed down from Mount Sinai to the people of Israel.

More recently a reaction has come over us. There is a note of depression, of pessimism, in our talk. The condition of our cities, the corruption of our States, the decadence of Congress, the ascendancy of privileged interests in the Senate, has destroyed our complacency. A very large number of people see only failure in our institutions. They are oppressed by the apparent impotence of popular government to find a way out.

Rightly seen, however, the disclosures of the past few years are an evidence of our intolerance. The spirit of revolt that is now on is a tribute to the vitality of democracy. And if the truth were fully known of other countries, we would see that America, almost alone among the nations of the earth, is courageous enough and rebellious enough to insist upon knowing the whole truth about herself.

And the one thing that the disclosures have shown is that democracy in America is at war with a class that is seeking to control the agencies of government for the sake of its privileges. But this is no new thing. It is as old as the world.

What is true of America is much more true of Great Britain, only the mother country is so prostrate before the privileged classes in control of Parliament, the Church, and the avenues of advancement, that no one ventures to remonstrate. Privilege and caste are so lawless with everything that men most want in England that the voice of criticism has no sting. It does not ring with "Shame" and "Treason." It is always respectful, always obsequious. England does not know the invigorating power of a democracy that is free in its spirit and instinct with a sense of equality. And the privileged classes have enjoyed such unchallenged dominion for so many centuries that their ascendancy seems sanctioned by the divinity that doth hedge a king. In consequence, all classes accept as natural that which America protests against as corrupt. Democracy, therefore, in America is hopeful—at least it is rebellious. In Great Britain it has not yet found its voice.

And one of the most hopeful things about America is a willingness to be taught. We are ready to believe that Great Britain and Germany have achieved some things where we have failed. This is especially true in city administration.

This makes the present an opportune time to appraise our municipal institutions. This is our first task. For all agree that the cities must be reformed before much can be hoped for from the commonwealth. The cities contain an increasing percentage of the population. They have be-

come the controlling factors in our political life. They are coming to dominate the state and the nation. It is true here corruption seems at its worst. But it is also true that it is in the cities that reform is making its most aggressive stand.

For years the English city has been held up to us as a model. It is certainly the chief contribution of the United Kingdom a democracy. Glasgow, Birmingham, Manchester are heralded as the model cities of the world. It is worth our while to know if this is true and why it is true. From their experiences we should be able to extract some plan of relief.

Before examining the contribution of the English city to our own problems, let us take stock of our limitations, of the burdens under which we labor. And, first of all, it is necessary to remember that away from the seaboard our cities are new things. They are business centres, industrial accidents. Their location has been determined by natural or transportation advantages. Their business is a matter of comparatively few years. In consequence of this newness, our officials are swamped with the most elemental municipal needs. Their energy is devoted to the opening up and the paving of streets, to the building of sewers and the development of means for relieving the city of its refuse. The imperative necessities of a water-supply, of purification plants, of means for the disposal of garbage and other health demands have pretty fully engaged our attention. School-houses had to be built. And they had to be adequate for a rapidly growing population and satisfy a people who were rather intolerant of basements or attics, or had sanitary conditions. There were parks to be purchased and laid out,

constant additions and annexations of new territory to be made. These exacting demands have crowded out those phases of municipal life that are spectacular, that delight the eye. It is the beauty and cleanliness of the continental city quite as much as its efficiency that makes the casual American traveler dissatisfied with his own.

Further than this, our cities are untrained to political organization. We have no traditions of what a city should be. There is not that love and veneration which long years of association life give to the European citizen. In consequence, we have no municipal experience, no social sense, to fall back upon. Our people have not yet learned how to work together. Added to this is a large foreign population which, in the larger cities, frequently exceeds the native born. They come from all quarters of the earth, and are unused to the Anglo-Saxon conception of things. They have to be assimilated, and worked into our institutions. From this burden the British city is free. Its population is homogeneous. It is attached to the soil and has been for generations.

These are some of the limitations under which the American city labors. Then, too, our cities have franchises to grant. In Great Britain they are bestowed by Parliament. The cities have no power of control or regulation. This removes the chief source of corruption from the town hall. It lodges it at Westminster. There is not that temptation for dishonest men to enter the council that there is in America. There is, however, every temptation for promoters and big business men to enter Parliament. And such men make use of their position to grant franchises to themselves and their friends. We would not

tolerate the sort of class legislation that passes without protest in England. For the railway and mine owners, franchise barons and landlords, apparently see no harm in relieving themselves from taxation, in protecting their interests from regulation and in securing to themselves monopolies that only escape being "grudged" by the eminently respectable standing of those who participate in the transaction.

In consequence of the removal of these tempting privileges from the council chamber to Parliament, the English city has no such burden as the American municipality bears. It has little control over taxation, no control over franchises, and does most of its work by direct labor. There are no franchise hunters, and comparatively few contractors about the town hall whose interest warrants their participation in local politics. All these limitations must be borne in mind in any comparison of the British city with our own.

The advantages of the English city are largely psychical; those of the American city are physical. England excels in her political institutions and the pursuit of her officials. America excels in her economic foundations and the absence of a powerful class interest entrenched behind age-long traditions and respectability and strengthened by great wealth. The town councils of England are filled with men of high character, imbued with a serious sense of responsibility. Her best citizens are willing to devote their lives to unremunerated service for the city. The town council commands not the leisure class so much as the successful business man. He is proud to serve his city, and his constituents are willing to keep him in office as long as he

will stay. His returns are not of a pecuniary sort. For none of the elective officials in Great Britain are salaried. His returns are rather those of service, of honor and respect, from a people which has a sort of veneration for officialdom. All of the traditions of English life are those of service to the state in some form or other. Even the scientist, the litterateur, the poet, the prelate, and the scholar are constituent parts of the state. For they are frequently knighted. And the struggling shopkeeper of an industrial town enjoys some of this reflected distinction when elected to the town council.

The mayor, or the lord mayor, as he is called in some cities, is the community's most distinguished citizen. He is a kind of municipal king whose robes of ermine and emblems, whose dinners and official functions, make him the titular dignitary of a little republic which proudly retains all of the traditions of the days when the towns were governed by the trade guilds with their mediæval class distinctions. The mayoralty reflects in a small way the attitude of the country toward the King, and the English business man looks upon its acquisition as the highest evidence of an honorable career he can secure. For this distinction he is willing to pay handsomely. Not in political assessments or campaign contributions, but in maintaining the dignity of the office, which in the larger cities involves an outlay of many thousands of dollars a year.

And the election machinery of the English city is admirably designed to get this type of man into office. The method of nomination to the council is simple in the extreme. It is not necessary to obtain permission from the ward boss, who has his headquar-

ters over a saloon, or to be a contributor to the campaign fund of the party. It is not necessary to have views on questions of imperial moment. The English city tries, not always successfully it is true, but it tries to keep partisan questions in the background. The test is rather the standing of a man with his neighbors, any ten of whom can put him in nomination by signing a petition.

The election is as simple as the nomination, and is equally well designed to bring out the best men in the city. The local election is not lost in some national contest over protection or free trade; over home rule or some colonial policy. The councilmanic nominee is not placed at the tail of a ticket containing half a hundred offices to be filled. When the Englishman goes to the polls on November 1st, he goes to a city election. On that day he votes for one official only, the councilman from his ward. Even the mayor is chosen by the council, and not by the people directly. In consequence, the voter is able to keep his eye fixed upon the city. He is not confused by national, state, and local issues, by party platforms and personal interests. He does not face a blanket ballot containing a hundred names or more, all to be voted for in a few minutes' time. It is easy to imagine the change which would come over our elections if the voter had but one, or at most two, officials to vote for when he went to the polls.

Further than this, the English councilman need not live in the ward which he represents. And as a matter of practice, a considerable percentage of them do not. A councilman defeated in one district may stand for election elsewhere, just as can a candidate for Parliament. This

is a great advantage. It enables a man of pronounced opinions to choose his constituency. An instance of this kind may be cited from Glasgow. One of the labor members, Scott Gilchrist, who found himself in opposition to the Lord Mayor on many questions, resigned his seat in the midst of his term and entered the race in the Lord Mayor's ward when the latter's term expired. The issues were clearly made, and the contest was a spirited one. To the amazement of all, the Lord Mayor was defeated by the labor candidate. And this was in a conservative part of the city.

In the nomination and election of councilmen, in the subordination of the party to the city, in the adjustment of the machinery to simple democracy, responsive and responsible to the people, there is much that could be learned by us with profit. Then, too, the English city is free from corruption. The town councils are uniformly honest. The cities have lured into the service a class of self-sacrificing men.

And the English city does the things it undertakes amazingly well. This is true of all of its undertakings, of its police, health, sanitary, lighting, and similar activities. It seems to conduct its purely business enterprises more efficiently, more cheaply, in fact, than do the private companies. The street railways have been all but universally municipalized in Great Britain. In the larger cities the percentage of operating expenses to gross receipts ranges from fifty to seventy per cent. The cities have reduced the rates of fare from thirty to fifty per cent. below the average fares charged by the private companies which previously occupied the field. In Glasgow thirty per cent. of the passengers are now carried for

one-cent fare. On the London County Council lines the one-cent fares form thirty-six per cent. of the total. The average fare paid per passenger, irrespective of distance, is 1.85 cents in Glasgow, 2.44 cents in Manchester, and 2.25 cents in Liverpool. In Sheffield there are no fares in excess of two cents. And on these fares the cities earn large sums. In 1905 the net receipts in Manchester exceeded a million dollars. In Glasgow they amounted to \$1,553,000 and in Liverpool to \$930,000. These were the earnings in excess of operating expenses. In Liverpool it is claimed that the reduction of fares has resulted in an annual saving to passengers of \$1,600,000 and in London to \$900,000. The city of Glasgow claims an annual saving to the people in fares and profits of \$2,500,000. All over England the municipal street-car service is highly satisfactory. The cars are run on frequent schedules, operation is free from accident, the cars are cleaned and disinfected, and you get a seat for a fare. The type of car is the double-decker pattern. Certainly the service is greatly superior to that which preceded it, for the comfort and convenience of the people is safeguarded at every turn.

The British city has outdistanced the world in its business undertakings. It has made municipal trading pay, and pay big. Through ownership it has taken the big privileged interests, that form the chief burden or reform in America, out of politics. The cities are now able to look after the people better; to give them cheap transportation, cheap light, fuel, and water; to encourage industry and promote comfort in countless ways. There is no conflict of interest in the community. There is no class, no interest, no large number of persons

who are alien to the city's well-being. With the same policy in view, the city is ridding itself of the private contractor. It has gone in for direct labor and the doing of its construction work through its own employees. The contractor is being abolished. His profits now remain in the city treasury or go into better work or into living wages to the employees. It is this sort of thrift that has brought to the English city the approval of its business men. Big business does not enter city politics because there are no prizes for it to gain in the political arena. And along these lines there is much for us to learn.

The English city, too, is free from the spoils system. Jobs are filled for efficiency and not for pull, and the employee is retained during good behavior. This is a real democracy of merit. An alderman would think of demanding a city contract for himself as soon as he would the creation of an unnecessary job for a friend or relative. Public opinion, too, would tolerate the one about as quickly as it would the other. Not that the English city has any civil service laws. It doesn't need them. Public opinion regulates the service just as it does official conduct in other regards. This is the only kind of a merit system that protects the public from a bureaucratic administration.

It is along these lines that the English city is supreme. It has a fine sense of itself. It has an intolerant conscience. It commands the service of a high grade of citizenship. It has never known the ward-heeler, and is exacting in its demands on its councilmen. And the people delight in the city's successes. They are proud of a fine tramway balance sheet. They

applaud an efficient manager. They are glad when the city makes a profit. Not for the sake of the profit alone, but because of the success of it all. The people care for the city and talk city in a way that we do not and cannot comprehend.

This is one of the things we lack, this sense of a city. We have not yet aroused an organized public opinion that is jealous of the city's well-being. We expect inefficiency as a matter of course, and shrug our shoulders when an official goes wrong. And we do not expect the police and health departments, the civil service laws, or the purely personal side of our political life to be above reproach. It is in its thrifty, commercial side that the English city excels. This is largely due to the fact that only tax or ratepayers vote. The council represents property, not persons. This gives a rather stolid, ungenerous tone to all discussion. For the taxes are assessed against the rental value rather than upon the capitalized value of the property. And the taxes are paid by the tenant and not by the owner. In consequence, the English councilman is always in terror of the taxpayer. And the people get a taxpayer's administration, and an administration that is very timorous of anything which increases the rates.

This has a bad side as well as a good side. Most critics see only the good side. But as a matter of fact, it is probable that this making of government a commercial thing, this making the payment of rent or the ownership of property a prerequisite to the suffrage, this throwing the taxes upon the tenants rather than the property is one of the worst things in English political life. I appreciate that it satisfies that class

of American critics who feel that we have extended the suffrage too far. But in the long run the evil effects are greater than the good ones. With us, democracy is more generous, more hospitable to new ideas, more ready to be liberal with its parks, its schools, its libraries, its poor. For these are costly luxuries. Then, too, they are not needed by the well-to-do. This in part explains the fact that the American school system is far in advance of that of England. For our school administration, as a rule, is good. In some cities it is brilliant. Its very general goodness certainly relieves the wholesale condemnation of our cities. And in many cities we collect almost as much for school purposes from direct taxes as we do for municipal administration.

The same is true of our libraries. They are the best in the world. Aside from private endowments, our cities generously maintain these popular universities, with branches and distributing agencies which bring an opportunity of culture and refinement to all classes. The English city is far behind us in this respect. We have also been more generous in our parks. We have been lavish, and, in most instances, wise in the beautification of our cities. We have likewise gone in for playgrounds and are now going in for public baths, wash houses, kindergartens, and enterprises of a similar sort for the relief of the very poor. There is a big generosity about our democracy that is not found in England. Our politics are not so cheese-paring. We are even willing to be wasteful in order to get the things we want. Then, too, we have a more humane spirit in our attitude toward the dependent and criminal classes. The English penal code is barbarous.

It does not temper the wind to the shorn lamb, but enforces the rigor of the law against those who do not catch on. Such institutions as the juvenile court, children's farm schools, humane reformatories have not yet found a place in English administration. For English poor administration still confounds poverty with crime. In America we are coming to discriminate and to appreciate that the poor of our cities are not wholly responsible for their poverty, and that vice and crime are more often the result of industrial environment than of vicious character.

There is an open-mindedness about the best American cities that is not found in England. We are ready to take up new ideas, to experiment with ourselves, for we have no age-long traditions that restrain and chain us to the past. Chicago willingly expended millions for children's parks, playgrounds and gymnasiums. Boston did the same thing. The city of Cleveland has bought a 1,500-acre farm upon which it is endeavoring to reclaim its workhouse prisoners and bring back the poor and destitute hordes of the city to its proper adjustment with life. New York, commercialized to the core, has spent millions on playgrounds and recreation piers.

All this is part of a generous democratic sense that England lacks. It is a sense which a city that measures its life from the ratepayer's standpoint never can have. For the American ideal, in so far as it has ideals, is to make the city helpful. The English ideal is to make its helplessness pay its way by some means, or at least to be very careful of the tax rate. The one is democracy, the other is democracy subject to the curb of the tax-paying class. And it

is a far easier task for America to improve the personnel of the official class than it is for England to break away from this ratepayer's conception of government, which, in many instances, seems very sordid and mean.

The same thing is true in the growing demand for municipal beauty in America. Boston, New York, Philadelphia, Detroit and notably Cleveland, are going in for the things that make the German city so attractive. Our cities are embodying their ideals in fine monuments, just as the people of the middle ages embodied their religious aspirations in splendid gothic cathedrals. We are showing a willingness to pay for fine architecture, for beauty in the concrete. The English city, on the other hand, is the ugliest city in Europe. There are a few exceptions—such as Edinburgh and Dublin—but they are not in England. Within the past few years, the London County Council has done some big things, and gives promise of making London a more beautiful city. But it is the most democratic body in Great Britain and London earned little for beauty until it became democratic. As a rule, the cities of Great Britain have been very indifferent to adornment. They reflect the fear of the ratepayer. The city is unwilling to commemorate itself in a beautiful way. It is tyrannized over by the tax-payers. It dares not incur expenditure for the superfluous luxuries of city life. The American city, however, gives promise of being beautified in the next generation far beyond present indications. It is along these lines that our cities will first attain municipal consciousness. This is partly due to the fact that there is no strong commercial class among us ready to re-

and such a movement. But the main reason—a reason usually ignored by critics—is the aspiration of democracy for a big communal life. In addition to this, our streets are broader and finer, our business architecture more promising, in spite of the skyscraper. The time is not far distant when our cities will study beauty just as do the German cities, which compete in attractiveness for the travelers of Europe.

There are some of the things usually overlooked in the comparison of our cities with those of England. They are some of our advantages. And, however gloomy the outlook may appear to be, the American city can correct its evils much more easily than the English city can change the physical limitations and age-long traditions that cramp and confine it in a physical way. For the English city can only cure its economic diseases through the most radical departure in its land system and the method of assessing local revenues.

It is not possible to make a comparison of the taxing machinery of the two countries. But, remote as the question of taxation may seem to an understanding of municipal conditions, it lies at the root of the ideals and character of the English city. A comparison of London and New York will indicate this fact. The land of Great Britain has not been valued for the purposes of taxation since the year 1893. Two centuries ago her great cities had not yet appeared. London was little more than a village in comparison with its present proportions. Thousands of acres of land, now occupied by stately structures, were then farming land. In two centuries the valuation of the land underlying the metropolis has not been increased for purposes of

taxation. The local taxes paid by the London land-owners directly are about the same to-day that they were in the seventeenth century. The city of New York, on the other hand, re-values its land every year. In 1904 the naked land was appraised at \$4,697,626,935. On this valuation taxes in excess of \$60,000,000 were collected for city purposes. This is probably fifty times the amount collected from the land of London, whose population is twice that of New York and whose values are probably not far from six billion dollars. The explanation of such an anomaly? Those who own the land in Great Britain also control Parliament. They sit in the House of Lords. They pass all laws relating to taxation. Through this control they legislate into their own pockets an enormous sum, which, if land were taxed as is done in New York, would amount in London alone to a hundred million dollars a year. This is a hundred times the amount now collected from the land-owners. When we find such a control of legislation by a class in America, we call it "graft." It is against such misuse of government that President Roosevelt, Senator La Follette, Governor Pingree and Senator Coby directed their energies in their struggle for equitable taxation. But England accepts this condition without protest, or at most complains of it as class legislation. But this is not all. Local taxes are collected from the tenants directly. They are paid on the rental value. The landlords pay practically nothing. Thus the poor of London are made poorer by a hundred million dollars a year than they would be if taxed as is the city of New York. This explains in part the unparalleled poverty, misery and degradation of the English city.

It is impossible to set forth in an article of this length the attitude of Great Britain toward its aristocracy and the land which it owns. There are some Englishmen who appreciate this condition, but not many. For land as land is sacrosanct in Great Britain. It enjoys a distinction not unlike that of the Federal Constitution in America. It is too sacred to be touched except by the permission of those who own it. Land is really the controlling factor in England's political, social, and industrial life. The Mother Country is afflicted with a land worship, which centuries of feudal ownership has cast about it. This sacredness affects the English city in countless ways. The towns have no general power of eminent domain or compulsory purchase. The city can only acquire land for public purposes by agreement with the landlord or by special act. And the landlords will not sell to the people. They lease and only lease when the price has reached a point where the people must have the land at any cost. The owners can hold on to the land indefinitely because the land, as land, pays no taxes. It may be a vacant lot in the heart of London. If it has no improvements upon it, it pays no taxes. It may be a thousand-acre tract about the city badly needed for homes. It still pays no taxes. It may be used as grazing land. It is taxed on its annual rental as grazing land, although it may be worth tens of thousands of dollars an acre. But even this tax is not paid by the owner. It is paid by the tenant.

It is this fact that explains the slums of the English city. The city cannot grow until the lord of the manor lets go of his untaxed land. And he waits until he gets the last

penny out of it. Herein lies the explanation of the irregular architecture of the English city, the fearful tenements and the acres of unimproved land. For so long as it is vacant it pays no taxes at all. If it is badly improved, it pays but little.

In America, land is taxed, or supposed to be taxed, at its capital value. City taxes are so high that the owner must improve the land or sell. He cannot leave a shack where an office building should be erected. In consequence, our cities are constantly being rebuilt; the two-story building gives way to a six-story. As the town grows, this gives place to a sky-scraper. Not so in England. For the shack pays taxes only on its rental as a shack. In consequence the land-owner is under no stimulus to sell. He need not worry about his rentals, for the growth of the city is enough in itself to compensate him for any loss in this regard. All of the losses to the public service corporations, all of the millions which go to excessive street railway fares, gas and telephone and electricity charges are insignificant in comparison with the cost of the dead hand of feudalism which casts a blight on the English city and throws all of the burdens of taxation upon the tenant and the poor.

From such an affliction we are largely free. There is some sanctity of respectability about the abuses of privilege in America. But it is not age-long. There is no tradition of feudalism, no respect bordering on veneration for a class that strangles the free expression of the people. True, our cities are more or less prostrate before the big business interests desiring franchises and privileges in the streets. But we are awak-

cramp to these conditions and have no hesitancy about their destruction. They enjoy no sanctity such as attaches to the privileged classes in England. And all over America the forces of reform are coming to appreciate that good government is only possible when privilege is exiled from its counsels. We are coming to realize that the efficiency and corruption of municipal administration is economic no less than personal, and that both must be corrected together. In this larger perspective the American city is much more hopeful than the British city. It will be a far easier task to lure good men into our councils than it is for Great Britain to overcome the mediæval burdens which cramp, cabin and confine her cities through centuries of

class control of Parliament. Long before another generation passes, the American city will have called to its aid the type of men who have given the English city its present proud distinction. But back of all this, our superior physical endowment, our comparative freedom from a land monopoly in control of legislation, our open-minded democracy, assures us a city far more beautiful, vastly more helpful, and infinitely more generous in its ideals than the English city now is. It is this freedom from feudal abuses and the tyranny of worn-out ideas of an earlier civilization that gives promise that the American city of the next generation will not be the worst, but rather the best governed city in the world.

You can not hope to accomplish much in the world without that compelling enthusiasm which stirs your whole being into action.

Have you an idea in your mind for improving your work? Have you an invention shimmering in your gray matter? Do you think you have a special aptitude for some vocation? If you have, then remember that if you don't act you likely will see some other fellow with a little more nerve than you get ahead, and leave you wishing you had paid more attention to the promptings of your mind.

The Incident of the Pearl Necklace

BY FOREST CRISSEY IN AINSLER'S MAGAZINE

A short story showing the deception practiced by a skillful burglar. The story is continued also as a warning to the reader.

"FURN" Freeling was a man with a speciality, and had a specialist's pride in the superiority and selectiveness of the particular line of burglarizing which he had elected to follow. In a way, he looked upon all members of his shady craft who did "general work" as blunderers, lacking the wit, the initiative, and the nice discrimination to see an original and interesting phase of work and to develop it to a high point.

Then, too, there were several other reasons for his feeling of conscious superiority over his professional fellows. He was a college man—and the fraternity-pin which he usually wore was the one example of the goldsmith's art in his possession for which he had paid clean coin, and to which he had undisputed claim. He was too shrewd not to recognize the imprudence of wearing anything that might serve to catch the eye, and thus to impress the mind of any with whom he came in contact "in the course of business;" but his pride in the emblem and in what it signified gave him a dare-devil joy in wearing it freely. He "handled" hundreds of gems, jewels and precious trinkets, but he would not have foregone the satisfaction of wearing his simple "frat."-pin for the privilege of safely displaying the finest solitaire that had ever come within the grasp of his skillful fingers. It was his—honestly his—and so was all that it stood for.

There was still another matter in which Freeling was also inclined to

feel his professional oats after the manner of the specialist in other lines. He believed that it was far "higher practice" to use his wits than his hands; he had never in his life, even at the very outset of his "career," found it necessary to descend to violence, and gradually he had come into the habit of playing the game of thievery with a view to seeing how little of physical effort of any kind he could put into it.

At last he found himself in the possession of a distinct speciality, which he defined to his fellow craftsmen, one night, in these words: "You porch-climbers have always considered yourselves the fancy artists in the profession, because you can force a window so quietly as not to disturb the people; but I'd rather do my work in such a way that the lady of the house will voluntarily open the door for me herself, and will invite me to come again when I leave. It's a nester sort of work, and appeals to me more."

Among the men who plied his outlawed and dangerous craft, Freeling was envied for things other than his education, his skill, and his steady nerve. Men in honest walks of life naturally are pleased to find themselves distinguished from their fellows by some point of good looks which will impress even the casual observer, and be remembered. But these touches of personal distinction are not coveted by the burglar, nor by any member of the underworld whose ambition is to be completely forgotten by all who may see them.

Freezing was counted fortunate, in the eyes of his fellows, in possessing a face so completely commonplace as to have not a single distinguishing trait in the sight of the average stranger.

His countenance was neither handsome nor homely, keen nor dull, coarse nor refined; it was simply commonplace and hopelessly forgettable.

Freezing roomed with the family of a clergyman—the pastor of a struggling church—and represented himself to be a real estate broker and renting agent. He quietly disclaimed any particular religious convictions, but occasionally attended the services, and even the social functions, of the little church provided over by the Reverend Doctor Shilling. Freezing's habits were quiet, and his life apparently exemplary; he was, as the pastor's wife expressed it, "just an ideal roomer," because it was almost impossible to tell whether he was in the house or not, and so it made little difference, either way. His bedroom being on the ground floor of the cottage, and accessible from the porch entrance, it was almost literally true that Mrs. Shilling seldom knew, without special investigation, whether he was at home or not.

The only thing in his colorless personal habits which attracted the attention of the pastor's wife was the fact that he regularly received most of the morning newspapers, and spent considerable time in scrutinizing the small ads of the "rent" pages. In view of his statement that he was in the renting and real estate business, this seemed to her not only natural, but a commendable proof of his industry and attention to business. She knew, in fact, that he had enabled two or three of the people in

the church, who had made his acquaintance at sociables, to find better quarters through his agency.

As usual, on one particular April morning, the quiet roomer was scanning the "small-ad" column of the Tribune, but on this occasion his face lighted up with a smile of more than usual animation.

"That looks good to latter," he remarked to himself as he cut from the paper an advertisement reading:

Richly furnished apartment of eight rooms—must rent at once for the summer. Starting for Europe in three days. Terms reasonable to right party. Bachelor or couple without children preferred. Call and inspect.

It was signed W. H. Weatherall. The address given was that of a fashionable apartment building overlooking Lincoln Park, and within ten minutes' ride from the little parsonage.

"Mighty kind of 'em to give the name, too," he muttered, reaching for the volume called "Who's Who in Chicago" which occupied the place of honor on his modest table by the side of a set of "The Adventures of Sherlock Holmes." He had examined his liking for the latter books, in speaking with Mrs. Shilling, on the ground that he found them "so immensely humorous." She later read the books, and failed to understand how he could consider them as humorous although they were the most exciting stories she had ever allowed herself to read since her marriage.

His handy volume gave him, at a glance, the information that Mr. Willoughby Hyde Wetherall was a person of social importance, a member of the leading clubs, a yachtsman, and a lover of good horses. A dip into the city directory was equally satisfactory, as it informed him

that Mr. Weatherall was in the wholesale jewelry business.

"If I don't get good picking there" was his mental comment, "it'll be because the lady of the house is uncommonly careful."

To the maid who answered his ring at the Weatherall door-bell he said: "I've called in answer to the advertisement about renting the apartment."

"Step in, please," was the answer. "Mrs. Weatherall will see you in the library."

She appeared promptly, and the keen eyes of the caller at once made note of the fact that she was a pretty woman, evidently a little immature, and perhaps a bit flighty and unsystematic in her habits.

"My home is in Philadelphia," he explained, "but I am making improvements in certain Chicago property which has been in the family a long time, and the necessity of overseeing this work will keep me here until fall. I regret to say. I have only my mother now, and she is so unhappy at the thought of being left alone, that I have finally decided to bring her out here, so that she may be with me. I understand Chicago is not so bad in summer."

"We have the breeze dried from the lake," was Mrs. Weatherall's answer, "and I can assure you that it makes our apartment most comfortable. Would you like to go through the rooms?"

"Yes," shortly responded Freezing, "after you tell me what you want for the apartment."

"A hundred and fifty a month."

"That certainly does not seem unreasonable to an Easterner—especially when the taste with which your home is furnished is taken into consideration."

Freezing's pleasant smile accompanied this comment—and there was something decidedly agreeable about his commonplace face when lighted by the smile which he reserved as a "confidence clincher."

"I presume," he added, "that my local banker, here, will be sufficient as a reference—if I should decide to take the place?"

"Oh! certainly," interrupted Mrs. Weatherall, who was evidently pleased at the ease with which she was carrying off the honors of the negotiations. As he followed into the hall, his glass matured quickly, and he remarked:

"No doubt your kitchen arrangements are first-class."

"We think so," she answered. "But come and see for yourself."

After the kitchen and dining-room had been carefully inspected, the mistress of the house led the way to the sleeping-rooms, with the remark: "There is one room which I cannot show you until my mother comes out. But here is my own room. I think it very pleasant."

"Delightful!" answered Freezing, as he caught a passing glimpse of an open jewel case on the antique dressing table. Coiled against its pale blue lining was a necklace of pearls which his experienced eye told him was worth several thousand dollars.

He knew that quick action was necessary. Stepping to the window as if to take in the outlook, he said:

"Would you mind asking your cook if she would care to remain with my mother and myself?—I take it for granted she is competent, or else she would not be in your service." A note of quiet imperativeness in his voice and the fact that he glanced at his watch seemed to suggest action instead of conversation, and Mrs.

Weatherall at once left the room in the direction of the kitchen.

Instantly his hand flicked the string of pearls from its soft nest and closed the lid of the box, which was left on the dresser. But, as he slipped the necklace into his pocket, he glanced into the mirror of the dressing table, and saw the reflection of the white face of an elderly woman suddenly withdrawn from a partially open door at the opposite side of the room. Then he heard quick, soft footsteps, and knew that the mother was carrying the news of what she had seen to the other members of the household. A moment later a smiling little girl entered with a doll in her arms and shyly seated herself in a tiny rocker—with an air which plainly said: "I've been told to come in here and sit down until mamma comes—but I don't understand why."

Freeling understood, however, and his mental comment was: "Keen old lady, that! But two can play at this game. Yes—there she is at the phone, calling the police."

"Will you ask your mother to speak with me for a moment, little lady?" he said to the child. "I'm late to an appointment, and must hurry."

The "little lady," however, sat quietly, stubbornly, in her small chair, made no answer, and continued to play with her doll's clothing.

"Knows her orders, all right," thought Freeling. Then Mrs. Weatherall entered at one door and her mother at another.

"This is my mother, Mrs. Hyde," said the younger woman.

Mrs. Hyde bowed coldly and motioned Freeling to a seat. He took it easily and then turned his best smile upon Mrs. Weatherall.

"Perhaps I'm presuming, for a

total stranger," he remarked, "but a certain experience which my mother went through a short time ago has tempted me to—well, to teach you a lesson, Mrs. Weatherall."

His manner was full of easy and delightful assurance as he slipped his hand into his side pocket and continued:

"In spite of my continued warnings, my mother would leave her jewels about her chamber, and, one day, a fellow posing as a telephone inspector made away with a diamond pin given her by my father—an heir-loom of considerable intrinsic value and especially prized for its associations. It has never been recovered, and she is inconsolable. I observed that you are quite as careless as she, but I hope that this experience will effectually cure you—for it will show you what might have happened."

As he drew the necklace from his pocket, and, with a steady hand, dropped it into the trembling palm of the young matron, the elderly woman exclaimed:

"But—but—I've—called the police. I saw you take it. Oh! what shall we do? I hear the police now."

"Just tell them that you had missed the jewels, and thought a servant had taken them—but that they turned up all right a few moments ago. All a mistake!"

Then Freeling took from the table a current magazine and leaned back comfortable in the bedroom rocker. The officers were received in the library, and the explanation that he suggested was given in detail, and readily accepted by the officers, who took their departure without asking any disagreeable questions. When the women again returned to the room, the older one exclaimed:

"Goodness! but wasn't it fortunate that I didn't have time to go

into details over the phone. All I could say was to 'send some officers, quick,' and give our number."

"Yes," genially answered Freeling. "It certainly was lucky. Perhaps I'd have been the one to get the lesson for my presumption, if you'd gone into the situation more fully. Anyhow, I'll know better than to attempt any benevolent pranks again."

"And you may be sure," interrupted Mrs. Weatherall, "that I shall never again be careless about my jewels."

When Freeling left the apartment, a few minutes later, he had arranged to rent it for the season. His references were written upon the engraved card of a Philadelphia gentleman who had lost a diamond ring and a valuable watch—not to speak of a handsome card case—a year before.

"That's about the closest call I ever had," Freeling remarked to himself as he made his way back to the little parsonage. "If those people weren't in such a hurry to get off to Europe, they might wake up and make me trouble."

At about noon he intercepted a telegraph messenger-boy on the street, handed him a message and a half-dollar, saying:

"Keep the change, son, and hurry on with that wire. It's rush."

When Mrs. Weatherall received it her face clouded, as she read:

"Just received message stating serious illness of mother. Cannot take apartment."

"I'm sorry," commented Mrs. Weatherall. "He seemed such a nice, kindly man. And I did want to show Harry that I could let the apartment just as well as he could."

How can you take the greatest possible advantage with the least possible strain? By cultivating system. I say cultivating advisedly, since some of you will find the acquisition of systematic habits very hard. There are minds congenitally systematic; others have a life-long fight against an inherited tendency to diffusiveness and carelessness in work. A few brilliant fellows have to dispense with it altogether, but they are a burden to their brethren and a sore trial to their intimates.—Dr. William Coker.

Some Helpful Suggestions

SUCCESS MAGAZINE

Here the editors of *Success* give some sound words of counsel which are well worthy of the consideration of every reader.

MOST lives are filled with half-finished tasks which were begun with enthusiasm but which have been dropped because the enthusiastic beginners did not have enough grit to carry them to a conclusion. How easy it is to start a thing when the mind is aglow with zeal, before disappointment has dulled ambition! It does not take much ability to begin a thing, and we cannot estimate a man by the number of things he commences. We do not judge him by his speed at the beginning of the race, it is the home stretch that counts. The test of character is in a man's ability to persist in what he undertakes until he adds the finishing stroke. He must have persistence and grit enough to carry him under the line at the last bend. The ability to hold on is one of the rarest of human virtues. There are plenty who will go with the crowd, and who will work as hard as long as they can hear the music, but when the majority have dropped out, when others have turned back and a man feels himself alone fighting for a principle, it takes a very different order of ability to persist. This requires grit and stamina.

Look out for the period in your life when you are tempted to turn back! There is the danger point, the decisive period. All the great things of history have been accomplished after the great majority of men would have turned back.

Nearly every invention which has emancipated man from drudgery and given him comfort and better facilities, was made possible only by the

man of superior grit and persistence. Not one man in ten thousand would have endured the suffering, the deprivation, the heartrending poverty of an Elias Howe to make the sewing machine possible. The world owes nearly all its great things to those who have persisted when others have given up. Look out for a man who persists, who keeps right on when everybody else calls him a fool for not letting go!

It is pitiable to see a young man with robust health and good education wavering when an obstacle confronts him, doubting whether he will go on or turn back. You may gain a certain amount of success without education, without culture, and without brilliancy, but you cannot do much without stamina, staying power and clear grit. Grit has always been more than a match for any handiwork. The great achievers have ever substituted grit for good opportunity or lack of early advantages.

More young men have achieved success in life, with grit as capital, than with money capital to start with. The whole history of achievement shows that grit has overcome the direst poverty; it has been more than a match for lifelong invalidism.

No matter how disagreeable your work, or how much trouble you may have this year, resolve that, whatever comes to you or does not come to you, you will keep sweet, that you will not allow your disposition to sour, that you will face sunlight no matter how deep the shadows.

The determination to be cheerful

will discourage multitudes of little worries that would otherwise harass you.

If you cannot get rid of a trouble, do as the oyster does with the grain of sand that gets into the shell and irritates it. Cover it with pearl. Do as you would with an ugly rock or stump on your grounds. Cover it with ivy or roses, or something that will beautify it. Make the best of it.

You can make poetry out of the plainest life, and bring sunshine into the darkest home; you can develop beauty and grace amid the ugliest surroundings. It is not circumstance so much as attitude of mind, that gives happiness.

"Nothing can disturb his good nature," said a man of one of his employees; "that is why I like him. It does not matter how much I scold him or find fault with him, he is always sunny. He never lays up any thing against me, never resents any thing."

That is recommendation enough for anybody. No wonder this man did not want to part with such an employee.

Who can estimate the value of a nature so sunny that it attracts everybody, repels nobody? Everybody wants to get near sunny people; everybody likes to know them. They open, without effort, doors which morose natures are obliged to open with great difficulty, or perhaps cannot open at all.

A man who can laugh outside when he is crying inside, who can smile when he feels badly, has a great accomplishment. We all love the one who believes the sun shines when he cannot see it.

A potted rose in the window will turn its face away from darkness towards the light. Turn it as often as you will, it always turns away

from the darkness and lifts its face upward toward the sun.

So we, instinctively, shrink from cold, melancholy, inkly natures, and turn our faces toward the bright, the cheerful, and the sunny. There is more virtue in one sunbeam than in a whole atmosphere of clouds and gloom.

As the Gulf Stream leaves a warm, soft climate in its wake as it flows through the colder waters of the ocean on its way from the Gulf to the North Pole, so a happy, joyous, sunny nature leaves a warm trail of sunshine wherever it goes through the cold, practical, selfish world.

Lydia Maria Child used to say: "I think cheerfulness in every possible way. I read only chipper books, and hang prisms in my window to fill the room with rainbows." This is the right kind of philosophy—the philosophy of good cheer, the greatest medicine for the mind, the best tonic for the body, and the greatest health food known.

Your ability to carry your own sunshine with you, your own lubricant, your own light, so that, no matter how heavy the load or dark the way, you will be equal to the emergency, will measure your ability to continue and to achieve.

There is nothing more depressing than dwelling upon lost opportunities or a mispent life. Whatever your past has been, forget it. If it throws a shadow across the present, or causes melancholy or despondency, there is nothing in it which helps you, there is not a single reason why you should retain it in your memory and there are a thousand reasons why you should bury it so deeply that it can never be resurrected.

The future is your next block of marble. Beware how you amite it. Don't touch it without a program.

Don't strike a blow with your chisel without a model, lest you ruin and mar forever the angel which lives within the block; but the marble of the past, which you have carved into hideous images, which have warped and twisted the ideals of your youth, and caused you infinite pain, need not ruin or mar the uncut block before you. This is one of the merciful provisions that every day presents to every human being; no matter how unfortunate his past, every day every human being has an uncut block of pure Parian marble before

him, a new chance to retrieve the past, to improve upon it if he will.

Nothing is more foolish, more positively wicked than to drag the skeletons of the past, the hideous images, the foolish deeds, the unfortunate experiences of the past into to-day's work to mar and spoil it. There are plenty of people who have been failures up to the present moment who could do wonders in the future if they could only forget the past, if they only had the ability to cut it off, to close the door on it forever and start anew.

Don't Try To Do Too Much

There is too much rapid transit about our mode of life. We waste our energies instead of husbanding them. We make unwarranted drafts on our physical and mental capitals. We seem dissatisfied with gradual and natural growth. We would make short cuts to success, fame and power. We do not grant ourselves sufficient recreation.

Our meals are eaten in a hurry. Our nights as well as our days are devoted to the pursuit of our respective aims. We put too high a commercial value on time.

The business man wants to become merchant prince at one bound. The man of affairs seeks to extend his influence over too wide an area. The scholar would win fame in one day. The child must get into college before it is really fit to do college work.

In every sphere of activity we attempt entirely too much. Whom does our speed benefit? No one. The pace kills. It kills in a twofold manner. It kills the very purpose we would subserve, and ourselves.

Gradual growth is the spirit of the divine law. Who that hurries along, without occasional rest, does not incur physical weakness, nervous exhaustion, and sometimes even premature death?

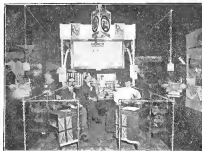
More lives are wrecked, more minds unbalanced, and more homes destroyed by over-exertion than by any other cause. The larger the community the greater the speed of living. Making the most of life does not mean crowding accomplishments into life at the sacrifice of life's pleasures.

Canada's First Business Show

During several years business shows have been held in the leading American cities. The purpose of these exhibitions was to acquaint the business men with the latest labor and time-saving devices for the office and factory. Canada's first business show was held in Montreal, Nov. 19-20 and proved very successful to both the visitor and exhibitor.

CANADA'S first Business Show was held during the week beginning December 10th, 1906, in Montreal; and for the first exhibition of its kind created a favorable impression. Business shows have been held in New York and other American cities with wonderful success and there can be no doubt that the idea of bringing business men to an exhibition where they can spend a

The management, probably from a feeling of insecurity, had not advertised the show very extensively, and the result was that there were not many people present on the opening days. However, the city newspapers took hold of the matter on their own account, as a good thing for the city and business men generally, with the result that the interest continually grew, and during the last few



The Exhibit of the Oliver Typewriter Company.

pleasant hour or two and at the same time become acquainted with the very latest labor-saving office devices is a good one. That our neighbors to the south recognized the value of this market was evident by the number of American exhibitors, whilst Canadian firms were also represented in quality if not in quantity.

days the hall was crowded every evening, while during the afternoons a number of the city's leading business men visited the show to inspect the time and labor-saving devices on exhibition.

The Oliver Typewriter Company also had a handsome booth, the only one to bear the "Made in Canada" placard, and the machines they

had on exhibition were freely examined and approved by the business men and women who attended the show.

One of the most attractive features of the show was the large exhibit of typewriters and the presence of several of the fastest operators of the United States. Miss Rose L. Fritz, the undisputed champion typewriter operator of the world, gave marvelous exhibitions of her speed and ac-

curacy on the Underwood typewriter, writing from dictation and copying from unfamiliar manuscript at a rate of over one hundred words a minute. This lady, only eighteen years of age, has twice won the championship of America, defeating the best operators of the United States, some of whom have been using a typewriter for as many years as she is old. Miss Fritz, in addition to her speed, is a remarkably accurate op-



The booth of the Hammond Typewriter Company won the First Prize awarded by the management to the best decorated booth at the show.

erator. In the last world's championship contest which she won, out of a total of 5,110 words, copying from unfamiliar matter and at the highest rate of speed, she only made 41 errors. The Underwood firm brought a handsome exhibit from the New York show and for the first time in Canada showed their new billing and invoicing machines. These, with the demonstrations made by Miss Fritz, resulted in their booth being the

centre of attraction during the whole of the exhibition, and Mr. McCormack, the Montreal manager, reported a very satisfactory work's work from a business point of view.

Prominently located near the front entrance is a magnificent display of Hammond typewriters. The display was thoroughly in keeping with the excellent location and there is no disparagement in stating that the awarding of first prizes for decora-

tions to the Hammond typewriters was no difficult task for the judges. Lovers of beauty were loth to leave the booth and when it is explained that the whole exhibit was moved from the Madison Square Garden Business Show just as it appeared in the Business Show in New York, some idea of its cost may be formed. The Hammond machine itself is made beautifully and its burnished silver mountings on expensive machines, some of which were encased in glass and placed on the finest of oak tables and cabinets, gave a basis of attraction on the carpeted floor of the booth. Immediately in front were two banners, one on each side, heavily finished with gold letters, telling of the conquests made by the Hammond at New Orleans, at St. Louis and at other famous exhibitions. In the very centre was an easel upon which was mounted a handsome gilt frame containing under glass, fac-similes of gold, bronze and silver medals. The place and conditions of winning were detailed on these medals and within readable distance of the railing surrounding the booth. Nimble-fingered experts showed the possibilities of this remarkable machine, while others explained the numerous advantages and distributed beautiful souvenirs. A unique cabinet adorned the east side of the booth which contained an array of component parts of the Hammond machine, tastefully disposed on a background of green baize. These, coupled with the machines in front, enabled the attendants to most ably describe the merits of the machine. Many colored electric lights interlaced with bunting and floral decorations completed a very beautiful picture indeed. During the Business Show it was announced that the Hammond had been

awarded a gold medal at the Paris Exposition. Several interesting relics were exhibited, such as a machine used by Helen Adams Keller in writing "The Story of My Life," another machine was shown which was 22½ years old and had been 22 years in constant use. Thus it was possible for the whole history of the Hammond growth to be seen at a glance. No more striking point could be imagined than the two living testimonies to the merits and improvements made and of the perfection which exists to-day. The picture of the booth gives some idea of its beauty. The staff comprised the following: C. O. Gardner, manager New York office; Miss L. Wright, of Philadelphia office; Miss A. Rocknits, blindfolded operator; Mr. A. S. Oldham, speed operator; together with Mr. W. Woodfine, Montreal manager, assisted by Mr. H. B. Hart. At the conclusion of the Business Show the Hammond Co. tendered the committee in charge of the show and awards a dinner, at which appropriate speeches and entertainment were given.

Many other exhibits of modern business time and labor-saving devices were shown, a large proportion of which were quite new to the Montreal business people, and generally the exhibits made an excellent impression. Amongst the main articles exhibited were office specialty supplies of all kinds, adding and calculating machines, time clocks, electric advertising devices, office furniture and fixtures, poster displays, and a particularly good line of electric light and power signs. The latter were in operation during the show, and not only included electrical aids to office work, but a large number of machines for household use which could be run by tiny

motors attached at a moment's notice to ordinary electric sockets for power.

The Rolla L. Crain Co., Limited, of Ottawa, were the only Canadian manufacturers of loose leaf ledgers etc., represented at the show, and they report the exhibition as having been very profitable to them. Certainly their exhibit was a very creditable one, containing samples of the principal lines of office systems

verticals and bill posters, had a very attractive display of their posters etc., which called for much praise. The banners and full sheets so beautifully colored are but modestly shown in the accompanying picture, but it partly explains the size of the company when it is stated that they do outdoor advertising of all descriptions and anywhere in the Dominion. Their connection with the International Bill Posters of the United



The attractive display of Loose Leaf Ledgers, by the Rolla L. Crain Company, Limited, Ottawa.

States gives them easily the lead in Canada. "Doc" Ware, as Mr. Arthur Ware is known in Montreal, is one of the keenest hustlers to be found anywhere. He is an old newspaper reporter and advertising man, and has a wide training in the show business, having at one time toyelled with the great magician Hermann and also with Barnum's shows. Doc founded the Ware Company and he is

"it" although the directors are well

known business men of Montreal and other places. Rates and descriptions of positions are promptly given and the work of posting and circularizing which they undertake and carry out has helped greatly the prosperity of the country. The term "outdoor" covers their work, for they do any kind of advertising that would come under this head.

The display of signs was particu-

larly attractive, wonderful strides

having been made in this industry in the past few years. To-day the business house without an attractive sign is almost invariably placed among the unprogressive. The electric sign is also on the increase and bright and beautiful signs can be obtained and kept going at a comparatively moderate price. The Martel Stewart Company had a particularly attractive exhibit in this line, illustrating handsome letter signs, electric signs, and also very attractive window display work and imitation stained

glass. This firm supply free of charge electric signs to firms who are interested in this class of advertising and they made a big success of the work. Their booth was much admired and is illustrated herewith.

During the week a number of contests were arranged to keep up the interest, and these proved highly successful. The most interesting of these was a series of typewriting



The Ware Company, Montreal.

competitions, the first, won by Mr. J. J. Lomax, being half an hour from dictation, with an average speed, after deducting one word for each error, of 92 words a minute.

The Canadian championship contest, one half-hour copying from manuscript, was won by Miss Virville, a young French Canadian girl who has lately opened a copying bureau in Montreal. Considerable surprise was evinced at the very good showing made by the local talent and in order to encourage speed and accuracy the United Typewriter Com-

pany, Limited, have offered a prize of \$150 cash to any operator who can equal the record made by Miss Fritz on the Underwood typewriter at the New York Business Show. In addition to the cash prize the company also offer to pay the expenses of the successful operator to Chicago in order to compete for the world's championship next March.

Another very interesting competition during the show was arranged

Bank of Montreal, won, although in point of time he was the slowest of the competitors, but he added his two hundred cheques, totalling over \$500,000, without a single mistake, taking eight minutes and thirty-five seconds on the job. His nearest competitor, Mr. N. M. Mowat, also of the Bank of Montreal, finished in more than three minutes less time, but made one mistake, which lost him the cup. He mistook an 8 for a



The Marist-Stewart Co., Montreal.

for bank clerks using the Burroughs counting machine. Mr. R. N. Ahren, of the Burroughs Company, offered a handsome silver cup to the winner of a competition for counting and listing 200 cheques on the machine, both speed and accuracy to be regarded as essentials. Eleven of the city bank clerks entered the race. The result not only demonstrated the usefulness of the machine but the value of perfect accuracy as compared with mere speed. Mr. A. B. Hamilton, of the

3. A special prize was awarded Mr. Mowat.

A number of minor competitions were also pulled off with great success.

At the close of the show the unanimous feeling amongst those who had not previously become familiar with the working of such shows was very apparent, for the way in which it brought the buyer and seller of business appliances into close

touch, many of them remarking that they had loaded themselves up with business and prospects of business which would take them months to dispose of. It was generally felt that

the business show idea had come to stay, and that future exhibitions must be held on a very much larger scale. Toronto is already arranging for one to be held this spring



The Booth of The Busy Man's Magazine and Maclean's Canadian Trade Papers.

Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of *The Busy Man's Magazine* can secure from their newsdealers the magazines in which they appear. :: :: :: ::

AMERICAN.

The February number is rich in important articles and two serials are now running in its pages. **He Knew Lincoln.** By Ida M. Tarbell.

The Negro. By Ray Stannard Baker.

We and Our Servants. By Josephine Desham Bacon.

Finding the Largest Diamond in the World.

Cancer: The Unconquered Plague.

AMERICAN HOMES AND GARDENS.

Several splendid American mansions are illustrated in the January number in the inimitable manner of this publication.

Italian Villa of J. W. McDonald at Monmouth Beach.

Three Types of Houses. By F. D. Nichols.

Hints About Shrubs. By E. P. Powell.

Notable Collections of Old Blue Staffordshire China.

Novel Uses of Electricity.

Public Value of the Private Garden. Make-Believe Flowers.

Question of the Fireplace.

AMERICAN INVENTOR.

The January number of this magazine in full of interest for one who likes to be up to the minute in scientific matters. Among others the following articles will be found interesting.

New French Heating Fabric for Medical Purposes. By Frank C. Perkins.

The Tilton Canal. By Ray Hamilton.

Method Discovered to Harden and Temper Metals. By J. Mayne Balmore.

Natural Gas in Aerial Navigation. By Charles Alma Byers.

Fruit Picker and Gatherer.

Monjeur's Method of Gold Extraction. By Dennis H. H. Stovall.

Auto Vulcanizer. By Emile Guarini.

The Use of Alcohol for Lighting and Heating. By H. P. Fleming, M.E.

ARENA.

The first issue of the Arena for the new year is a strong number with the following table of contents:

Railways of the Nation and How the People Can Obtain Possession of Them.

Truth at the Heart of Capitalism and Socialism.

Recent Sensational Attack on Founder of Christian Science.

Our Insult to Japan.

Municipal Art in American Cities.

Our Vampire Millionaires.

Why I Am a Socialist. By Ellis O. Jones.

The Recent Reckless and Irresponsible Attacks on Christian Science and Its Founder, With a Survey of the Christian Science Movement. By E. O. Flower.

ASIAN QUARTERLY REVIEW.

The first issue for the year contains the following valuable contributions.

Pan-Islamism and the Sultan of Turkey.

Indo-British Trade With Persia.

The Mysore State: A Model of Indian Administration.

Association of Indians With the Government of India.

Indian Budget Debate for 1906.

Burden of the British Indian in South Africa.

Withdrawal of St. Helena's Garrison.

Exile Jewish Eschatology.

ATLANTIC MONTHLY.

The February number is rich in important and entertaining articles, three of which are serial features.

Future of the Democratic Party. By Edward M. Shepard.

American Consul and American Trade. By J. B. Osborne.

Southern Cotton Mills. By Mary A. Bacon.

Evangeline and the Real Acadians. By A. MacMeehan.

Shakespeare of Warwickshire. By T. T. Munger.

Study of National Culture. By K. Francke.

The Accursed Animal. By Agnes Repplier.

Spirit of Old West Point. By General Schaff.

BADMINTON.

The January issue is extra good and the many illustrations are entertaining.

Sportsmen of Mark. Captain Dewhurst.

In the Gottenmore Country. By Major Omdon.

A Day With Darry. By C. F. Marsh.

Capturing Wild Elephants in Mysore.

Association Football Crisis.

Concerning Tobogganing and Toboggans.

Riding Stables of the German Emperor.

Curious Hound-Breeding Experiment.

CANADIAN.

The January Canadian shows signs of revival and a strong table of contents makes it a valuable number.

The King's Highway. By Jane Lavender.

Canadian Artists Abroad. By W. H. Ingram.

The Mother of Christian Science. By A. F. Fitch.

Worry—The Disease of the Age. By Dr. C. W. Saleeby.

Canada's Place in the Empire. By A. E. McPhillips.

Education in Canada. By W. F. Hathaway.

Patriotic Military Training. By Lt.-Col. Merritt.

Characteristic Types of Beauty. By H. S. Scott Harden.

Recollections of Joseph Howe. By Emily P. Weaver.

CANADIAN HORTICULTURIST.

With the January number the Horticulturist starts out on its thirtieth year. Its contents are as follows:

Future of the Apple in Ontario. By A. McNeill.

The Strawberry and its Culture. By W. F. W. Fisher.

Interest the Children in Horticulture.

Embellishment of Home Grounds. By C. E. Woolverton.

Cultivation of Hardy Flowering Shrubs. By John Walsh.

Practical Plant Breeding. By H. H. Greff.

Forcing Vegetables for Market. By J. L. Hilkorn.

Sweet Potato Culture. By P. G. Keyes.

CASSELL'S MAGAZINE.

Mr. Joseph Parquharson, A.R.A., and his pictures, form the subject of the leading article in the January number of Cassell's, following which are some good short stories, and:

Mischa Elmas: The Life Story of the Wonderful Boy Violinist. By Gordon Meggy.

Biography by Anecdote. The Speaker, Mr. Labouchere.

Adventures in Uganda. By Sir Harry H. Johnston, G.C.M.G.

The Story of the Co-operative Movement. By Richard Whiting.

Worry—The Disease of the Age. By Dr. C. W. Saleeby.

CASSIER'S MAGAZINE.

Readers of "Busy Man's" who have to do with engineering, whether from the scientific or the business aspect, will find in the January number of Cassier's, some good reading. Nearly all the articles are illustrated, and all the illustrations are first-class.

The Gas Turbine. By Rene Armand.

Long-Distance Transmission With Direct Currents. By C. T. Wilkeson.

Malleable Castings and Their Applications. By Dr. R. Moldenke.

The Steam Locomotive of the Future. By Lawford H. Fry.

The Stability of Submarines. By W. H. Stuart-Garnett.

Modern Machine Shop Requirements. By Joseph Horner.

The Architect and the Central Station. By S. Morgan Bushnell.

CENTURY.

The February number is devoted largely to the memory of three great Americans, Washington, Lincoln, and Longfellow.

The Washington-Craigie-Longfellow House. By Francis Le Baron.

Von Moltke's View of Washington's Strategy. By Prof. Sloane.

A French Officer With Washington and Beauchamp.

The Graves of Three Washingtons. By Bishop Potter.

The Human Side of Immigration. By John G. Brooks.

Charles Cathedral. By E. R. Penzell.

Why Lincoln Was Not Nominated by Acclamation.

COLLIER'S WEEKLY.

December 22. "Nearest to the Pole." "What the World is Do-

ing." "Cleveland," by Samuel E. Moffet; "All-American Football Team," "New Home of Grand Opera in New York," "The Other Americans," "What the Stage Has Missed," "The West's Constructive Congress."

December 29. "Highest Mountain in America," "Byrd and the Prudential," "Plays of the Month."

January 5. "A Review of the Year 1900," by Samuel E. Moffet, "The Other Americans," by Arthur Ruhl.

January 12. "The Roof of the Law Officers," by Frederick Palmer. The Constitutional Convention of Oklahoma. By Grant Foreman. Plays of the Month. By Arthur Ruhl.

CONNOISSEUR.

The first number for the new year is as exquisite a piece of art work as anything that has come from the press. The illustrations, both plain and in color, are very fine.

J. P. Morgan's Pictures. Early miniatures II.

Gold and Silver Lace. Part I.

Silver Caddy Spoons.

Some Lagni Procces.

Bridge Castle and its Contents.

The Turner Controversy.

The Connoisseur Bookshelf.

Farmhouse Oak Furniture.

CONTEMPORARY REVIEW.

The January number contains much matter of great interest to those who like to keep up with the current history of the world. Following is a list of the contents:

The Question of the Lords. By L. T. Hobhouse.

No Footpath. By Lt.-Col. Pedder.

The Newest Journalism. By Albert R. Cave.

Christian Missions and the Civil Power in China. By P. J. MacLagan.

Santa Sophia. By L. March Phillips.

The Growth of Modern Ideas on Animals. By the Countess Martine de Cessano.

Peasant Insurrections 1381 and 1545. By Richard Heath.

Manet and Monet. By Arthur P. Nicholson.

Is the Regular Army Too Large or Too Small. By the Earl of Cardigan, D.S.O.

The Education Bill and After. By Dr. T. J. Macnamara, M.P.

Foreign Affairs. By Dr. E. J. Dillon.

Some Recent Books. By "A Reader."

CORNHILL.

One of the interesting features of January Cornhill is a history of Greenwich Observatory, by Prof. H. H. Turner. A new serial, entitled, "The Broken Road," by A. E. W. Mason, has been commenced. Some other of the contents are:—

Lord Beaconsfield's Portrait Gallery. By George W. E. Russell.

Border History versus Border Ballads. By Andrew Lang.

About Opossums. By Dr. Andrew Wilson.

Sandflies, The. By Sir J. George Scott, K.C.I.E.

An Old Parson's Day Book. By Arthur C. Benson.

COUNTRY LIFE IN AMERICA.

Especially well worth reading is the January number of this interesting magazine. One graphic article, well illustrated by numerous photographs on "The Chase of the Dolphin," is something quite out of the ordinary. Other contents are:—

The Pageant of Nature. By Mary C. Dickinson.
 The Making of a Great Ranch. By Gene Stratton-Porter.
 Songs of Nature, Selected by Henry Van Dyke.
 The Country Home Reminder. By H. S. Huntington, Jr.
 Outdoor News and Discoveries. By E. V. Wilcox.
 The Long-lived Hardy Evergreens. By T. D. Hatfield.
 How to Overhaul an Automobile. Harry R. Haines.
 The Protection of Fruits and Vegetables in Florida. By R. M. Fletcher Berry.
 The Lure of Lowestoft. By Walter A. Dyer.
 Automobiles: A Brilliant Year. By William Henry Harrison.
 Stable and Kennel.
 Stock and Poultry.
 The Home-builders' Supplement.

CHAMBERS'S JOURNAL.

A new serial by Fred. M. White begins in the January number of Chambers's Journal, entitled "The Lord of the Manor."
 Traffic Problem of London.
 Fat Quail.
 Highland Superstitions of the Present Day.
 Old St. Peter's and New St. Peter's Museum.
 Diet of the Future.
 Great Men as Commercial Assets.
 Is Argentina's Prosperity Permanent.
 Caricature-Hunting.
 A Student Scion of the Somerset.
 How the King Travels.
 Orchardring in Nova Scotia.
 Monroe Doctrine of Australia.
 The Novel of To-day.

Physical Development of Women.
 Historians I Have Known.

CRAFTSMAN.

A special illustrated feature of the January Craftsman is an article entitled "How New York Has Redeemed Herself From Ugliness," by Giles Edgerton. Some of the other contents of this interesting number are:—

Use of Plum Flower Belongs to the History, Literature and Art of Japan. By Mary Fennellose.
 Use of Out-of-Doors. By Elise Carman.
 The Roof of New England. By T. L. Hoover.
 The Modern Home and the Domestic Problem. By the editor.
 Nurse and Doctor in Public School. By John Spargo.
 Manners as a Fine Art. By Edward Carpenter.

ECLECTIC.

A good selection of articles appears in the Eclectic for January, all of solid merit.
 In the Great Dismal Swamp. By C. F. Stansbury.
 The Shikhoeth of Restraint of Trade.
 Voyage of the Scotia. By Admiral Markham.
 French Women of the Salons.
 Socialism and the Middle Classes.
 Henrik Ibsen. By Edward Dowden.
 New York's New Governor.

EDUCATION.

The January number of this periodical will be welcomed by those interested in both the elementary and the higher branches of education. Following is a list of the contents:—

Government in School and College. By Arthur Doerin Call.
 Some Practical Suggestions Toward a Program of Ethical Teaching in Our Schools. (Continued.) By Winthrop D. Sheldon.
 "City of Telhi," a Junior Republic. By James E. Rogers.
 What the High Schools Should Do to Fit Students for College. By Principal Howard C. Leonard.
 A Rational System of Classification and Promotion of Pupils in Elementary Schools. By Associate Superintendent John P. Garber.

EMPIRE REVIEW.

The contents of this magazine are, as usual, devoted to things Imperial. A good range of subjects is treated, which should be interesting in citizens of the Empire, as the following list shows:—

The Transvaal Constitution and the Colour Question. By Sir Charles Bruce, G.C.M.G.
 Foreign Affairs in 1906. By Edward Dicey, C.B.
 Our Protectorate in East Africa. By The Lord Haldip.
 The Problem of the Unemployed. By Henry Sawyer.
 Aluminium and Steel: The Electric Furnace. By E. Ristort, Assoc. M. Inst. C.E., F.R.A.S.
 Land Industries in Australia. By J. S. Dannett.
 Memories of Macariland No. 11. By E. I. Massey.
 Indian and Colonial Investments. By Trustees.

ENGLISH ILLUSTRATED.

An article on Mr. Harrington Mann and his paintings, followed by a number of short stories, poems and special articles, make the January issue of this magazine interesting.

The contents apart from the short stories and poems are:—
 The Paintings of Mr. Harrington Mann.

A Worker's Paradise.
 London Money Lenders. By C. Farnels.
 The London Stage. By Oscar Parker.
 Visions. By Sidney Hunt.
 Ripon Cathedral.

FORTNIGHTLY REVIEW.

New Year's Eve, a poem by Thomas Hardy, occupies first place in the January number. The other contents are, as usual, excellent. They are:—

Personal Suffrage. By Alfred Russel Wallace, LL.D., D.C.L., F.R.S.
 The House on Piles: A History and a Warning. By J. L. Garvin.
 Japan and the United States. By Sydney Brooks.
 Spinoza and Modern Thought. By W. S. Lilly.
 On Shakespeare and the Drama, II. By Leo Tolstoy.
 Tyranny of Clothes. By Mrs. John Lane.
 Population and Agriculture. By J. A. Spender.
 Benjamin Constant. By Francis Gribble.
 A Celtic Reminiscence of the Past. By Edward Wright.
 The Gorm Corruption in the Congo Free State Administration. By Ralph A. Durand.
 The Sportsman. By F. G. Afolo.
 French Life and the French Stage. By John P. Macdonald.

FORUM.

The January to March number of this influential quarterly contains, as usual, nothing that is not useful and

instructive, as well as entertaining. The first article, which is a very able exposition of American politics, is followed by:—

Foreign Affairs. By A. Maurice Low.

Finance. By Alexander D. Noyes.

Applied Science. By Henry Harrison Sapien.

Educational Outlook. By Ossian H. Lang.

A Few Books on Shakespeare. By Prof. W. P. Trent.

Some Recent Guides to Culture. By Prof. William T. Brewster.

The Drama. By Henry Tyrell.

Inexpensive Reciprocity. By Prof. John Bates Clark.

The Rehabilitation of China and the American Interest in the Orient. By Mohammed Barakatallah.

GARDEN.

Indoor work occupies a large portion of the space in the January number.

Cactuses as House Plants for the Busy Man.

Raising Your Own House Plants From Seed.

Every Economy Worth Growing.

Mending Old Trees.

Making the Most of a Fern Ball.

Growing Peaches in the Greenhouse.

Quality Even in the Onion Tribe.

GEOGRAPHICAL JOURNAL.

The December number comprises another volume. Its contents are as follows:—

Alpine Races in Europe. By John L. Myers.

A Fifth Journey in Persia. By Major Sykes.

Bathymetrical Survey of the Fresh-water Lochs of Scotland.

Volcano of Sumatra, Java.

GOOD HOUSEKEEPING.

The February number contains several features of special interest and all the departments are well supplied.

Achievements of Arts and Crafts in America.

My New York. By Carolyn Wells.

A Beautiful Dwelling. By Elmer Grey.

A Novel Musical Entertainment. By Gustav Koebbe.

GRAND MAGAZINE.

Among the long list of interesting articles in the January number of this magazine are two special features which are being carried on from month to month, under the titles "Diet and Disease," and "Under the X-Rays." Some of the other good things on the list of contents are:—

From an Old Bookshelf—Murder as a Fine Art. By Thomas De Quincey.

Why I Became a Spiritualist. By Prof. Cesare Lombroso.

The Secret of Success. By H. A. Spencer, M.A., LL.D. and others.

Bahoe English. By J. H. Bettle.

Drug Dreams. By Harry E. Gowers.

The Meloch of the Kates, a Rejoinder. By the editor of the Daily News.

Table Showing the Increase of London's Rates. By A. M. Clark.

Triumphs of Terselessness. By David White.

HIBBERT JOURNAL.

This is a quarterly journal devoted entirely to a review of religion, theology, and philosophy, and the January number contains much information upon these subjects. The principal articles are:—

Our Final Venture. By Prof. Campbell Fraser.

The Entangling Alliance of Religion and History. By Prof. A. O. Lovejoy, Washington University, U.S.A.

La Crise Religieuse en France et en Italie. By Paul Sabatier.

The Failure of the Friars. By G. G. Conlar, M.A.

The Messianic Idea in Virgil. By Prof. R. S. Conway, D. Litt.

The Christian Doctrine of Atonement as Influenced by Semitic Religious Ideas. By Rev. R. J. Campbell, M.A.

A Grave Peril to the Liberty of Churchmen. By Rev. Hastings Rashdall, D. Litt.

The New Theism. By Rev. Carl S. Patton.

The "Eternal Now" in Anglican Theology. By Rev. P. F. Grensted, M.A.

Chance or Purpose. By Hugh MacColl.

The Parallelism of Religion and Art. By Basil de Solin-court.

A Peace Policy for Idealists. By W. R. Boyce Gibson.

HOUSE AND GARDEN.

A prettily illustrated article on "Vancouver, the Golden Island of the Pacific," is the leading feature of the January number. Other contents:—

Byth House, Aberdeenshire. By Mrs. Forbes.

A Woman's Profession. By R. A. Pope.

Formal vs. Natural in Landscape Gardening.

Early American-Made Furniture.

Characteristic Decoration of 19th Century.

A Business Man's Farm.

IRISH MONTHLY.

Another instalment of "Terence O'Neill's Heiress," a serial by Clara Mulholland, is contained in the January number. Other contents are:—

A Word to Begin With.

Shows and Tramps. By R. O. K.

Return to Nature, The. By Rev. David Beattie, S.J.

Other People's Lanterns. By Lena Butler.

Some Recent Poetry.

LIPPINCOTT'S.

The novel in the February number is "Nance," by Robert Adger Bowen. There are at least eight short stories.

Shuffling the Diplomatic Court Cards. By Rene Buche.

When the World Laughs. By Marvin Dana.

LONDON.

The first number of the London for 1907 is a splendid production, crisp and bright. Articles and stories are numerous and pointed and illustrations are apt. Serials by Cutcliffe Hyne and Quiller-Couch appear.

Queen of Winter Sports. By E. C. Richardson.

Actresses Raised to the Peerage. By E. A. Bryant.

British Cities by Their Own Artists. Leeds. By K. Snowden.

Tom Browne in America. Illustrated.

Charting the Whole World.

Photo Fakes and How to Make Them.

Prophecy in Portraiture.

METROPOLITAN.

The February number is a special mid-winter fiction number with stor-

ies by Henry C. Rowland, Arthur Stringer, Eleanor Porter and others. The Scars of War. Battlefields of North Virginia. Fire Prevention. By F. W. Fitzpatrick. Possibilities of South America. By Geo. Bennett.

MONTHLY REVIEW.

The January number contains a large number of interesting articles, among which is one entitled "Canada, Under What Flag?" By "C." The other contents are:—The Intellectual Condition of the Labor Party. By W. H. Mallock. National Training and a National Army. By Lieut.-Col. Absager Pollock. The Seven Travelers in the Treasure Boat. By L. Beatrice Thompson. Temperance and the Statute Book. By Ernest E. Williams. Ghosts of Picoadilly—31 and 32. By G. S. Street. Jane, Duchess of Gordon. By Dowager Countess De La Warr. Johannes Brahms, 1833-1897. By A. E. Kretlow. "La Petite Fleur Blanche de la Follie Parfaite." A Reverie. By Florence Hayllar. J. A. Froese. By Algernon Cecil. The Opportunity of Literary Criticism. By Francis Duckworth. France and the Pope's Move. By Lawrence Jewell.

NATIONAL MAGAZINE.

Short stories dominate the January number of this magazine, there being no less than eleven of them. In addition to the stories and some verse, the following list makes up a good all-round list of contents:—Affairs of Washington. By Joe Mitchell Chapple.

Bright Side of Paokington. By Mary Humphrey. John Greenleaf Whittier. By Kate Restaux. Cuba's Malady. By John Vavasour Noel. Happy Habit Resolutions. By the editor.

NEW ENGLAND.

A strong bill of contents meets the eye of the reader on opening the February number of the New England. Grave Dangers in our Educational System. At the Nation's Capital. Nineteenth Century Journalism. By E. H. Clement. Concerning Home and School. By S. L. Arnold. Books As I See Them. By Kate Sanborn.

PACIFIC MONTHLY.

The January number begins with a new serial, called "The Settler," which promises to be a very vigorous story of pioneer life. A number of well illustrated articles, short stories and poems makes this number well worth reading. The Old Emigrant Trail. By Fred Lockley. Slaves of the Pashas. By Lanier Bartlett. The Story of a Famous Fraternity of Writers and Artists. By Agnes Foster Buchanan. The Basket Makers. By William L. Finley. The Sheep Industry in Eastern Oregon. By Fred Lockley. Our Stage, To-day and Yesterday. By William Winter. Two Partners and the Homeless Twenty. By Curtis Fleming. Irrigation in Beulah Land.

Intelligent Co-operation. By Charles V. Barton.

PALL MALL.

A new series of Indian detective stories by Newman Wright begins in the February Pall Mall, also the second of H. C. Bailey's stories of "The God of Clay." Life of the Railway Signalman. How Criminals Should be Treated.

PEARSON'S (ENGLISH.)

A story by Sir Gilbert Parker, the eminent Canadian, called "The Henning Springs and the Pioneers," forms part of the bill-of-fare provided in the January number of this magazine. Some of the other contents are:—

Art of the Age. By Lenore Vander. World's Greatest Fighting Machine. By Herbert Russell. Some Tricks of the Caricaturists. By Harry Furniss. Legends of Famous Homes, I. The Lambton Worm. By J. A. Middleton. Mystery of Soont. By Owen Jones. Cattle-raising in the Argentine. By J. A. Gardyne.

PEARSON'S (AMERICAN.)

To the February number James Creelman contributes a striking article, "Israel Unbound," suggested by the appointment of Mr. Oscar Strauss to cabinet office.

POTNAM'S MONTHLY.

The January number continues the splendid features which made the last few issues so readable. Reminiscences of the House of Commons. By Henry W. Lucy. Arts and Crafts in America. By Charles de Kay.

A Primitive Human Type in America. Carl Schurz. By H. L. Nelson. Franklin's Social Life in France. By Albert H. Smyth. Cuba in American Politics. By Charles M. Harvey. Tyranny of Clothes. By Mrs. John Lane. Endowed National Theatre. By Madame Ristori. Sir Richard Barton. By M. C. Jones. A Key to Ibsen. By Jennett Lee.

RECREATION.

The cover design of the January number is suggestive of the time of the year, as also are some of the invigorating contents. Here they are:—

The Sons of the Settlers. By Ernest Russell. Snowshoes and Snowshoeing. By Martin Hunter. A Breath of the Winter Fields. By Charles H. Merion. Early Winter on the Walibi. By John Boyd. The Persecution of Wolves and Bears. By St. Croix. Winter Sport in Switzerland. By John Davies. Cruising the Fioras of the North Pacific. By D. W. and A. S. Idings. The Great South Bay Scouter. By W. E. Bradshaw. Hunting in the Big Thicket. By Gilson Willetts. The Greenhills River Country. By Andrew Price. Grizzly Bear Experiences. By Chauncey L. Canfield. Hunting Moose in Alaska. By Edwin Lowell.

REVIEW OF REVIEWS.

The front-piece of the January issue is a portrait of Pope Pius X. in his study. The editorial comment on the "Progress of the World," is, as usual, timely.

Harrison: "Colossus of Roads." Exploration of Mt. McKinley. The Grate for Mining Stocks. Revival in Western Land Values. Panama Canal as the President Saw It.

Automobile and the Average Man. A Year's Activity of Labor Unions.

ROD AND GUN.

The January number contains a handsome front-piece in color, showing a Rocky Mountain scene. Three Weeks in Tenagami. Alpine Club of Canada. Scenes in the Canadian National Park. In the Heart of the Selkirk. An Exploring Trip on the Mississippi.

Licensing System for Big Game. Up the Columbia to Windermer. Lord Grey's Western Home.

ROYAL.

The January Royal starts the new year well. There is the usual collection of bright stories and illustrations. Humorous Side of Art. A Day in the Life of an Actress. The Dearest Mahomedan. A New Art for the Home. The Home of the Ostrich. My Favorite Railway.

ST. NICHOLAS.

A prettily designed and colored cover adds brightness to the January number of this juvenile monthly. The Two Sons of Peter Paul Rubens.

Keeping "Open House" for the Birds.

A Japanese Candy Shop. Clotteropia Toys.

Fishing Dogs of Catalonia.

SATURDAY REVIEW.

December 8. "Canada, the Empire and the British Government," "The President in His Pajamas," "Bulow and Behel; and Their Critics," "The Stoker Riots," "Employers' Liability," "A Christmas Garland."

December 15. "Christianity in France," "Reform Courts," "Plural and Other Voting," "Tubes and London Traffic," "Inside the House," "Comfort for the Academic," "A Glance at Some of the Smaller Galleries."

December 22. "Exit the Education Bill," "The South African Experiments," "The Party Struggle in Germany," "The Social Harvest of the Season," "Christmas," by Canon Beeding; "A Master of the Pinna," by Harold E. Gorst.

December 29. "Peace and the Nations," "Our Ambassador at Washington," "A Scandalous Commission," "Illustrious Times," "Insurance in 1906," "Old Masters and Modern Critics."

SCRIBNER'S.

The February Scribner's contains the second instalment of Mrs. Wharton's new serial, "The Fruit of the Tree," as well as other short stories, essays, etc.

His Other Engagement. By Henry Van Dyke.

Lowell: A Critical Estimate. By W. C. Brownell.

Petersburg and the Mine. By Gen. E. P. Alexander.

SMITH'S.

The special feature of the February number is a series of colored

drawings by A. G. Learned, depicting the American girl and her fads. Apart from fiction the following is the list of contents:—

Worry: The Disease of the Age. By Dr. C. W. Saleeby.

All Records of Prosperity Broken. By Charles H. Cochran.

On the Subject of Nurses. By Lillian Bell.

The American Horse Show. By P. M. Babcock.

A Religion in Paint. The Paintings of Edwin Willard Deming. By Rozanna White.

The Maturity of the American Theatre. By Clanning Pollock.

The Wonders of the Desert. By Stanley Du Bois.

The Hand of the Society Beauty. By Augusta Prescott.

SPECTATOR.

December 8. "Position of the House of Lords," "Germans in Southwest Africa," "Militia and the Volunteers," "President Roosevelt's Message," "Reform of the Income-tax," "Moral Southfulness," "Aids to Vision," "The Pleasant of the Future."

December 15. "Prospects of Compromise," "An Imperfect Interdict," "Reform of the House of Lords," "Transvaal Constitution," "England and China," "The House, the Garden and the Sleep," "London in December," "Colonial Athletics."

December 22. "Loss of the Education Bill," "German Emperor and the Reichstag," "Channel Tunnel," "Coming Struggle in the United States," "Solidators' Accounts," "Faith of a Scientist," "Westminster Play," "Senses of Fish."

December 29. "Self-Government for India," "Electoral Reform in Austria," "Treatment of Vag-

rants," "Principal Bawdy," "New Poe to Commons and Open Spaces," "The First True Gentleman," "Local Color," "The Village Almshouse."

STUDIO.

There are seven color inserts in the January number of the International Studio, including work by several distinguished artists. The literary contents are as follows:—Collection of Mr. Alexander Young III. Some Brabazon Pictures. Art of the Late Alfred Stevens. Old Austro-Hungarian Peasant Furniture.

Recent Designs in Domestic Architecture.

Frank Brangwyn's New Panel for Royal Exchange.

Modern Stage Mountings in Germany, I.

Art of Shippe Yaki.

Exhibition of National Society of Craftsmen.

Southern California Bungalow.

SUBURBAN LIFE.

With its January number Suburban Life begins its third year and many good things are promised for future numbers. In the January number appear:—

What Suburban Life Means to Me. By John D. Long.

A Canadian Experiment in Suburban Living.

Kitchen Tyranny in the Suburbs. Above the Timber-line.

Artistic Possibilities of the Door. Suburban Betterment.

Furnishing the Fire-place.

TRAVEL.

Southern climes, whose summer reigns, naturally take up the aten-

tion of writers in the January Travel Magazine.

California's Challenge. By French Strother.

Desert of Southern California. By Helen L. Gaut.

California's Buildings, Old and New. By Sarah Constock.

Winter Bathing in the Pacific. By Susan Colton.

Jamaica, the Garden Island of Our Tropic Seas.

A Calendar of Travel.

A Camping Trip in Snow-laden Woods.

Charm of the Channel Islands.

WESTMINSTER.

The Westminster starts the new year well. The contents, though not numerous, are well selected.

The Grand Trunk Railway. By Albin D. Brodie.

Australia To-day. By W. A. S. Shum.

Romance and Beauty of Acadia. By Frank Baird.

The Madonna of the Centuries. By M. L. Furthman.

East By West. By Rev. John Maclean.

WINDSOR.

The January number contains a special article on the art of Mr. Edwin Douglas. Another feature is the continuation of the "Chronicles in Cartoons," which is illustrated by colored drawings by Spv. In addition, there are well-illustrated short stories, an instalment of a serial, some poems, and the following:—

The French Foreign Office. By W. G. Fitzgerald.

Game Shooting in the Rocky Mountains. By Horace Amesley Vachell.

The Advance North in Darkness. By Anthony Fiala.

WOMAN'S HOME COMPANION.

With its charming valentine cover by Henry Hutt, the February number of the Companion is a very attractive publication. Several good short stories appear by clever writers.

Club-man versus Club-woman. By Gertrude Atherton.

The Woman of Millions. By Elisabeth Durr.

Comfortable House for a Fifty-foot Lot.

Forcing Bulbs for Easter.

WORLD TO-DAY.

The February number of this magazine contains a large number of interesting articles, as is shown by the list below. Most of them are illustrated.

Portraits of Practical Idealists. David R. Forgan, James T. Harbison, Herbert S. Johnson, Zebulon B. Brockway.

The Military Rehabilitation of China. By Homer Lea.

The Makers of New China. By William Elliot Griffiths.

The Conquering Motor Car. By David Beccroft.

The Elevated Railway and Civic Beauty. By Ernest C. Mosen.

The Young Man in Politics. By Sherburne Becker.

New China. By Thomas F. Millard.

The Car Famine in the Northwest. By James Lynn Nash.

Remaking the Senate. By F. G. Moorhead.

The Gifts of the Stars. By W. S. Harwood.

Mrs. Eddy From a Christian Science

Standpoint. By Clara Louise Burnham.

The Appointment of James Bryon. By Shailer Mathews.

Do Reformatories Reform? By Samuel Fallows.

The Rt. Hon. George Houston Reid. By Willard French.

The Making of To-morrow.

The Michigan Forestry Convention. By John Elder.

The Labor Press. By William Kestell.

Solving the Race Problem in Atlanta. By Annie E. S. Beard.

The Small Holdings in Denmark. By Helen Campbell.

A Machine for Printing and Issuing Railway Tickets.

WORLD'S WORK (ENGLISH.)

Some fine half-tone work is to be found in the January number, which contains the following features.

Military Home Colonies and Motor Roads.

William Nicholson, Painter.

Manual Training at Elvas.

New System of Wireless Telegraphy.

How the U.S. Faced its Educational Problem.

London Without Workhouses.

Local Government: Some Amusing Anomalies.

Our Half-way Home to Panama.

Curious Siberian Festival.

Denouncing Unwelcome Callers.

Rapid Transit for Londoners.

Work of the Women's World.

A Repatriation Problem.

Automobiles of To-day.

Fencing the Courts of the Empire.

Harnessing Victoria Falls.

Children of the Camera.

Hand-to-Hand Fight With the Sea.

WORLD'S WORK (AMERICAN.)

The January number is devoted to transportation questions and, with its many illustrations, forms a valuable contribution to literature on this subject.

Innocent Investor and the Mining Boom.

Travel by Sea. By Lawrence Perry.

Interurban Trolley Fliers. By James Glen.

Communication by Wire and Wireless. By A. W. Page.

World's Great Railroad Enterprises. By C. C. Adams.

Overloads of Railroad Traffic. By C. M. Keys.

New Motors on Railroads.

Harrison I. Making of the Man. By C. M. Keys.

YOUNG MAN.

An interesting feature of the January number of this magazine is an article on Dr. Wilfred T. Grenfell, of Labrador, and his work, by P. T. McGrath, editor of the Evening Herald, St. John's, Newfoundland. This, with following list, makes a good number:—

A Young Man's Point of View. By the editor.

The Young Man in Literature: Mr. Warwick Deeping.

Science and Religion: Sir Oliver Lodge's Creed. By Coulson Kernahan.

Trapping the Poacher. By H. J. Holmes.

On Kicking a Dog That Isn't There. By Charles F. Abad.

Dr. John Clifford. By W. West-ling.

Reminiscences of Dr. Thain Davidson.

YOUTH'S COMPANION.

December 20. "Modern Occupations for Women," "Settlement of Disputes Individual and National," by Judge Brewer.

December 27. "Courtship of Davy

Crockett," by Emerson Hough; "Fall of the Barbary Pirates," by Captain Mahan.

January 3. "Soldiers of Peace," by Hon. Joseph W. Folk; stories by Hamlin Garland, G. W. Ogden and others.

A Good Bargain

A gentleman, who was but a poor sportsman, went out for a day's shooting. He was returning in the evening without being successful in obtaining any game, when he saw a man, apparently a farmer, leaning over a gate and gazing at some ducks in a pond.

"What will you take for a shot at those ducks?" asked the gentleman.

The man stared at him, but did not reply.

"Will half-a-crown satisfy you?" again asked the gentleman.

The countryman nodded, and gladly accepted the coin.

Bang went the gentleman's gun, killing six of the ducks.

Just as he was about to put them into his bag, he said, "I think I have made a good bargain."

"So have I," said the countryman, as he strolled off, "for these ducks ain't mine."

Humor in the Magazines

SENATOR Tillman tells a story on himself as to how he was identified by a post-office money order clerk when he first arrived at the Capital City.

After being in the city a few days he dropped in at the post-office to cash a money order.

"Do you know any one here who could identify you?" asked the clerk.

"Well, no," the Senator answered. "Is that necessary? I am Ben Tillman, of South Carolina."

The clerk smiled, then asked the Senator if he didn't have some letters or papers that would make him known to the post-office authorities.

The Senator had put on a new suit that morning, and had neglected to transfer his letters, but he had his pocket-book with him. Digging down in his trousers pocket, he drew forth his wallet and proceeded to search for an article of identification, but could find nothing but a small photograph of himself.

"This will do, I suppose," he said, handing it to the money order clerk.

"Why, sure! That's you, all right," remarked the man behind the counter, handing over the cash.

• •

A country gentleman of the old school found himself an honored guest in the gorgeous Grosvenor-square residence of the Saanokos.

His host took him over the mansion, and took care that he should not miss any of its magnificence.

"We've even got a musical arrangement in the bathroom," he remarked casually, "so that you can take your bath to the accompaniment of sweet music. Good idea, isn't it?"

The old gentleman said it was, and announced his intention of trying it next morning.

When he came down to breakfast they asked him how he liked it. He smiled in aristocratic disgust.

"It is an abomination, like all modern inventions," he said. "Bah! If you'll believe me, sir, that wretched musical box struck up 'God Save the King,' and kept on playing it, and I had to take my bath standing up, sir. I expect I shall catch my death of cold. Ugh!"

• •

When the bottom dropped out of the boom in Kansas a great many years ago, the desire to get rid of the property was as great as it had been to acquire it.

One day, a lawyer while traveling along a country road met an old friend of his wearily but happily leading a reluctant cow toward town. Inquiry drew out the reply that he had acquired the cow in exchange for a city lot.

"And do you know," said the new owner of the hovine, laughing, "I just turned a great trick with that old bewhiskered rube. He can't read a word, and in the deed I worked off two lots on him instead of one."

• •

The pessimist always is unhappy, and when no definite thing is before him to worry about, the reason that there is nothing to worry him makes him unhappy.

The pessimist says: "Business is not half as good as it would be if it was twice as good as it is." The optimist says: "Business is twice

as good as it would be if it was only town said as good as it is."

Grizzley Pete of Frozen Dog, Idaho, is an optimist, and Webb Grubb of the same town is a pessimist. A short time ago they had a big rain-storm out there. Webb Grubb kicked about the rain. Grizzley Pete, all weathered in smiles, said: "Rain is a mighty good thing to lay the dust." A few days later the sun came out oppressively warm. Webb Grubb kicked about the warm weather. Grizzley Pete, again in smiles, said: "Hot weather and sunshine is a mighty good thing to dry the mud."

♦ ♦

M. E. Ingalls, the railroad magnate of the middle west, whose interests are more or less allied with the Vanderbilt system, is no exception to prominent men of business, inasmuch as he retains an ante-room where callers are required to state their errands before being admitted to the official stronghold.

Not long ago, however, one individual swept the entire arrangement aside by stalking past the outer secretaries with an air of authority which disarmed them. He boldly pushed open the door to the sanctum and entered. Taken by surprise, Mr. Ingalls looked up and beheld a tall, bronzed personage, surveying the apartment with an inquiring eye. The newcomer demanded sharply:

"Is Ingalls here?"

"I am 'Ingalls,'" returned the magnate laconically.

The stranger strode to the desk and threw down an envelope.

"Letter for you," he said, curtly.

Mr. Ingalls read it and frowned.

"Do you know what is in this letter?" he demanded.

"Yep. The station agent in my town said if I'd fetch that to you I'd get a job."

"Indeed! do you not think it would be more becoming in you, as an applicant at least, to knock on the door before entering and remove your hat while in the office? And further, would it not be more seemly in you to inquire for Mr. Ingalls, rather than for Ingalls?"

Beneath this merited rebuke the man moved not a muscle.

"Give me the letter," he said, soberly.

Mr. Ingalls promptly handed over the letter, and the visitor went out, closing the door behind him without a word. While the clerks were still gazing over the incident, there was a timid knock at the door. The door was opened. He entered with an obsequious bow, carefully wiped his feet, removed his hat, and meekly said:

"Is Mr. Ingalls here?"

The magnate beamed. "Ah, my young friend," said he graciously, "that is better. What can I do for you?"

The countryman drew himself up with a ferocious glare. "Do for me?" he yelled. "Do for me! You can go to h—, you little bald-headed duffer! That's what you kin do for me!"

And he withdrew, slamming the door behind him.

♦ ♦

Salesman: "Let me show you our latest machines. We have a motor-car now that can climb any hill on earth."

Chaffer: "That's nothing. The last one you sold me tried to climb a tree."

The Busy Man's Book Shelf

Some Interesting Books of the Month Reviewed



Business.

BUSINESS ORGANIZATIONS—By Samuel E. Spaulding, Ph.D. (Toronto: the Macmillan Co., Ltd., \$1.25 net.) Shows the advantages of perfect organization in business. The opening chapters are devoted to the classification of business activities; in the remaining ones the principles of organization are discussed.

THE MAKING OF A MERCHANT—By Harlow N. Higinbotham. (Chicago, Forbes & Company. \$1.20 net.) Contains practical experience of the very best kind. It should be in the hands of every man in business and to the beginner in mercantile affairs it is indispensable.

HOW MONEY IS MADE IN SECURITY INVESTMENTS—By Henry Hall. This book aims to meet the requirements of the man with moderate capital by pointing out the necessary precautions to be taken in security investments. These investments made in a shrewd and conservative manner ensure a fortune possibly in a series of years and certainly in a lifetime.

THE PITFALLS OF SPECULATION—By Thomas Gibson (New York: The Moody Corporation. \$1.10 net). A valuable work indicating that speculation is not only a safe but a legitimate business when business methods are applied to it. The reasons for the failure of 80 per cent. of the speculators are pointed out as well as the methods by which the minority have succeeded.

Fiction.

CHIPPINGBOROUGH—By Stanley J. Weyman (Toronto: Macmillan Co. \$1.50). A tale of the days of the Reform Bill of 1832, introducing several of the famous characters of the period and giving an excellent picture of English life at that time.

LITTLE BROWN MOUSE, A—By Madame Albanese. (Toronto: Copp, Clark \$1.25.) A pretty story written in a simple and natural style. Cornelia Bessant, an American girl, takes possession of a small estate in England, which had been left to

her by a distant relative. She discovers that a great injustice had been done to the rightful heir. Eventually, through her instrumentality, John Harland comes to his own again, with the usual denouement of a happy marriage.

LOUIS' SALADS AND CHAFING DISHES.—By Louis Mackensturn. (Boston: H. M. Caldwell Co. Paper, 50 cents.) The work of three masters in the culinary art. Two are head chefs at large and prominent clubs in Boston, while the third holds a highly responsible position in one of the leading Bohemian resorts in the same city. The receipts are new and are prepared purposely for this book, while the practical side has been brought forward in each case, most of the receipts being only for three or four persons.

RICHARD ELLIOTT, FINANCIER.—By George Corning. (Boston: Page & Co. \$1.50.) The methods of high finance practised by the huge monopolists of America is the subject of this informing book. Richard Elliott is the incarnation of the spirit of financial greed. Craft and relentless in his dealings, self-devised as to his own motives, he pursues his successful financial career until he meets retributive justice in the person of an unacknowledged son, acting as the agent of the most gigantic monopoly of modern times. The book repels and fascinates at the same time.

SECOND BOOK OF TOBIAH.—By Una L. Silberrad. (Toronto: Copp Clark. \$1.25.) In this delightful collection of short stories the author has depicted the England of Puritan times in the quaint phraseology then in use. Pathos and humor are blended in many of the

situations in which Tobias, the Dissembler, figures as the doughty champion in the cause of righteousness, the friend of the distressed, and the terror of evil-doers.

UNDERSTONE, THE.—By Robert E. Knowles. (The Fleming H. Revell Co., Toronto. \$1.25.) A story by the author of "St. Catharines" which is a distinct advance upon its predecessor. Mr. Knowles has, in the portrait of Stephen Whart, shown how restraining grace operating through the discipline of life conquers natural impulse and ennobles and enriches character. His sterling old Scotch father and his devoted brother Reuben are second only in interest to the hero. Father O'Honnie with his large heart, unceremonious orthodoxy and rich Irish brogue enacts the part of mentor and fairy godmother ennobling the pages of this entertaining book with touches of characteristic humor.

WHEN LOVE SPEAKS.—By Will Payne. (Toronto: Macmillan Co. \$1.50.) The scene is laid in a small American town containing the usual ingredients of modern middle-class society. David Donovan, the hero, by virtue of innate nobility of character, perceives and acts upon the truth that the basis of all right dealings between man and man lies in that larger charity which distinguishes between the sins of frailty and the wrongdoing of evil intention. Louise Holmes, the beautiful girl whom he marries, would pin him down to a narrower creed, but she too, in time, learns the lesson that the voice of love is more potent than the voice of judgment.

Miscellaneous.

TCHAIKOVSKI.—By E. Markham Lee. (London: George Bell &

Sons. 1s. net.) A neat little pocket volume giving the story of Tchaikovsky's life, with several illustrations.

AMONG BAVARIAN INNS.—By Frank Roy Frapsie. (Boston: L. C. Page & Co. \$2.00.) Uniform with the Little Pilgrimages among English and French Inns and giving a pleasing description of little journeys into the Bavarian Highlands, with reminiscences of student and artist life in Munich.

ART OF THE DRESDEN GALLERY.—By Julia de Wolf Addison. (Boston: L. C. Page & Co. \$2.00 net.) The latest addition to the Art Galleries of Europe series, containing notes and observations upon the old and modern masters and

paintings in the Royal collection, with bibliography and index and many reproductions of paintings.

BRAVEST DEED I EVER SAW.—Stories of Personal Experience. (Edited by Alfred H. Miles. Toronto: Copp, Clark Co.) A handsome volume containing records of the personal experience of many brave men told by Earl Roberts, Baden-Powell, Sir Charles Wyndham, Admiral Dewey and others. Illustrated.

OVER THE NUTS AND WINE.—By James Clarence Harvey. (New York: H. M. Caldwell Co. 75 cents.) A book of original toasts and epigrams, printed in two colors on antique buff paper.

No one is defeated until he gives up.
That man has failed who has not been able to keep a good opinion of himself.

Hard times has a good many relatives. It is the twin brother of the blues.

The most dangerous force in this country is the fortune with no character behind it.

What the superior man seeks is in himself; what the small man seeks is in others.

Men's Attire

(FROM JANUARY DRY GOODS REVIEW)

WHETHER or not the two and two and a half inch tie will supplant the three-inch four-in-hand within the next season provides food for speculation in the trade just now. We believe the Spring will find a tendency toward the smaller widths to wear with the straight fold collar of medium height, but that the larger widths will still be decidedly in the lead. The generous knot tied with a three-inch four-in-hand has an attractiveness that assures it of substantial favor for some considerable time yet. On a wing collar, which is to enjoy continued vogue, the smaller widths would make poor substitutes.

With narrower neckwear brighter shades in wide range will be encouraged. These are bound to be well represented in the Spring lines, although the principal demand will centre on the quieter tones of the kind worn this Winter.

We have recently seen some extremely "hot" colors in three-inch satins. While they are in limited demand just now they serve as a pre-empt of bright shades for next Fall.

For Spring the leading color, in our opinion, will be red. Indications point to a big demand all through the range of pinks and self-pastels. Grey should be an active line also. It will wear well with either blue or grey suitings. There is some slight feeling also that navies, with coin dot, should be strong.

Fad Summer wash neckwear will be again to the front, and manufacturers expect to produce some exceedingly nice goods. One pattern that appeals to us as having fine pos-

sibilities is a cream or white with coin dot.

For Summer wash neckwear will to favor the square end, lying in compact, yet loose-looking knot, the same width right across.

Fancy blue suitings are doing well for Spring, but it is doubtful if they can in one season supplant the greys, which are reported to be selling almost as well as last year. The remarkable vogue of grey leads many to believe that the public is tiring of it. However, it has another quality besides appearance to recommend it, that of not showing the dust. On this account alone it is bound to receive a wide favor. Then, the fact that overcoats have largely taken the place of plains will relieve the monotony to a certain degree, and help the situation materially. There will assuredly be not so large a demand as last year, for there is something in the claim that the color has become monotonous to numbers of people, who, while still retaining it in purely business suits, will be glad of the variety which fancy blues afford. The latter are in wide range. Sales so far seem to indicate that those peculiar shades with a purple tinge are catching the eye of tailors catering to fashionable trade.

Light shades of flannel, with stripe or plaid effects in grey and cream promise to be the favorite waistcoatings for Spring. The three button garment, with long narrow opening, and with lapels narrow at the top and broader at the bottom, will likely be most favored.



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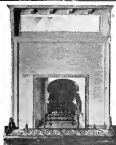
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"Why wear hats?" During last Summer this question became quite a burning one. The matter, as it were, came to a head. People wrote to the newspapers extolling the advantages of abandoning headgear and leaving the hatless to their fate.

Dangers which never before seemed to strike anybody very forcibly were declared to lurk in the use of the ubiquitous "bowler," (derby), the resplendent "topper," and even the airy if eccentric Panama. Baldness, blindness, and insanity were some of the evils for which the pernicious system of covering the head was said to be responsible to a more or less alarming degree. The public was earnestly requested to study the case of the rude and uncivilized races of mankind, among whom the impertinent question of "Who's your hatter?" is never heard.

"Who ever saw a bald Bongo?" was triumphantly asked. And there was silence. And again: "Find us a Papuan in pince-nez," was the next poser. Nobody found him. Then, "What about a lunatic asylum in Ashadi?" proved a regular flooper. There was nothing about it. Presumably there isn't one.

All this sort of thing suggested that in countries where the hat is scarcely regarded as a sine qua non, baldness, blindness, and brain-softening are extremely rare. In England, on the contrary, where hatless fashions, almost every other man one meets is bald—or getting in that way—and wears glasses; whilst the official returns prove how rapidly lunacy is increasing in our midst.

Thus the No Hat movement was given a fresh and vigorous start. Many recruits were attracted, and seemed to catch on to the bareheaded idea of the thing. Paradoxically be-

came as hatless as Chapel Court, where a coveting for the head is always scorned by the sturdy stock-jobber. "Hats off!" at Henley and Hurlingham; "beatens" barked at Brighton and Bognor! Cyclists and motorists caught the craze—and bad colds, hatless glared gloomily out of their shop-windows upon bare heads of brown and ginger and auburn red, jet, close-cut or curly, until viruses of lost trade and early bankruptcy troubled them.

It may be that the No Hat enthusiasm of the Summer of 1904, chilled by the rigors of an English Winter and early Spring will droop and die and be heard of no more in the land, being relegated to the limbo of forgotten fads. Again, it may happen that the movement will go on and prosper, and solve the mystery of disappearing hair and other troubles.

Without expressing any opinion as to the wisdom or otherwise of going about hatless at all times, the writer will proceed to show the result of certain experiments carried out to ascertain how the temperature of a man's head is affected by the various coverings which calling, custom, or choice decides. A philosopher has before now impressed us as to the advisability of keeping "our feet warm and our heads cool, if we our span should live the full." And we certainly all know how unpleasant it is for us when these conditions are reversed and our heads are hot while our feet are cold!

Some No Hat enthusiasts declare that it is good for man—at least, for his hair—to remain bareheaded under a broiling sun for any number of hours. Perhaps so. Yet a rational head-covering under such conditions would appear preferable to the mind

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of the average person. For instance, in the course of the experiments with which this article deals, it was found that with the thermometers registering 92 degrees in the sun, a small instrument placed inside a Panama hat worn by a man of average size and weight, who sat in the open for a quarter of an hour, marked the temperature at 78 degrees Fahr. only!

The same man, of course, was the subject upon which all the succeeding experiments were carried out. In each case he sat for a quarter of an hour in the sun while wearing the different forms of headgear, inside of which a sensitive thermometer was fixed within as much of the crown of the head. Each test was made on the same day, whilst the heat of the sun remained practically unchanged.

It may be stated at the outset that as an effective light protection from the heat of the sun on a warm Summer day, nothing is better than a genuine Panama hat. The tests proved this conclusively. Its lightness and power of throwing off the rays of the sun are apparently unequalled by any other form of headgear.

Next in order of merit comes the fine white straw Homburg (Homburg) under which the thermometer, in exactly similar conditions as in the Panama hat registered the temperature of the air inside it at 80 degrees. It will thus be seen that a good straw Homburg hat runs the more expensive Panama very closely as a means of keeping the head cool in the warmest weather. A great deal, of course, depends on the weight of a hat whether it proves a good or bad article for its purpose, and on this point the Homburg scored.

The difference in temperature between the popular "hoater" (tuffor)

straw and its more aristocratic relation the Homburg proved to be exactly the number of degrees between the latter and the Panama. The hoater, of course, owing to its greater need of strength, is built on less fine lines than either of its straw superiors. Consequently it is warmer in the wearing and heavier as well. It is the least desirable of the "straw" tribe so far as immunity from heat-conducting is concerned. Its registered 89 degrees Fahr. are somewhat surprising considering that it is produced only for Summer wear.

Having accounted for the straw contributions to the great hat family, the next head-wear to be dealt with is the "white" felt Homburg. Now, although the specimen tested was particularly light in weight and as pale in color as the lightest tone of grey permissible to be known as "a white hat," it proved to be much warmer in wearing than even the heaviest straw. Its appearance, no doubt, and stylish shape are responsible for its great popularity with many people who could easily afford the more expensive and cooler Panama, than which it is actually 8 degrees warmer, for the thermometer fixed inside the felt Homburg during the space it was worn for testing purposes registered 89 degrees.

The tests provided a surprise in the shape of recording the fact that a tall silk hat is by no means the sweltering form of headgear it is popularly supposed to be. For years it has been denounced as the most uncomfortable type of hat manufactured for the use of civilians; it has brought upon itself the abuse of half a century from those who wear it and keep on wearing it. And to think that this so-called modernity of civilized wearing apparel is by no

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means the horrible thing of feature we are told it is, after all! As a matter of fact, it comes out very well in comparison with some styles of headgear. It is comparatively airy and cool! The particular sample tested, at any rate, was only responsible for an inside temperature, whilst worn, of 83 degrees, which is not so bad for a "topper."

Why are "mortar-boards" worn by men who are supposed to study hard? One would think a cool head to be absolutely a necessity with college folk. Yet they wear this strange-looking article! Close-fitting, and often heavy and made of water-repelling material, it may be good to wear during the colder months, but not in the heat of Summer. It proved, under the usual test, a change in the register up to 92 degrees.

It is interesting to note that the common "bowler" registered an exactly similar figure, although much heavier. The greater air space of the "bowler," no doubt, made up for the disadvantage of its weight compared with the more picturesque college cap.

The Scotch tweed cap, as worn for cycling, golf, etc., showed just two degrees above the "bowler" and "mortar-board."

On the authority of Mr. W. S. Gilbert, we know that a policeman's life is not a happy one. Perhaps one of the reasons is that he is bound to wear his heavy helmet during the hottest day of Summer. Although it is really lighter than it looks, it is still, with its metal ornaments, ribs, and chains, quite as much as the average officer likes to carry along with him on his noonday beat, especially when the Summer sun loves to kiss the metal ornaments and linger on their lips, whilst the color and the

material the body is made of would seem to have been specially designed to retain as much heat as possible. Under the test, the thermometer stood at 97 degrees—and quite high enough, too!

There is apparently only one form of headgear warmer than the policeman's—that is the yachting or motoring cap. Each is built on very similar lines to the other. When worn for its especial purpose, the yachting cap or motoring cap may be all right, but when placed upon the head of an ordinary citizen and worn under a hot sun for even a short space, it is distinctly a roaster, and registers a temperature of 98 degrees.

It ought to be mentioned that the various tests were carried out indiscriminately, and are only now placed in order from the lowest to the highest temperature for the sake of easy comparison.

New features in the hat trade are scarce. Just now manufacturers in all quarters seem inclined to leave novelties alone, and stick to styles upon which trade is certain.

So great has been the demand for black stiff felt hats, jobbers declare that there will be difficulty in getting a sufficient supply for Spring delivery.

There will be a great many more shirts with attached collars worn next Summer than last, and they have been ordered freely. The negligee will again be the leader, although retailers have accorded the large pleated bosom quite a good deal of favor. We have already gone pretty freely into the matter of patterns and qualities. The sale of coat shirts is improving right along.

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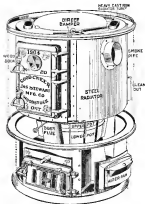
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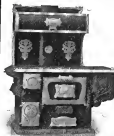
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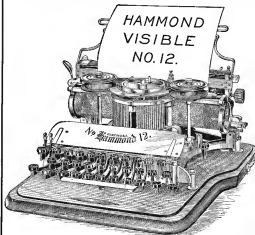
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